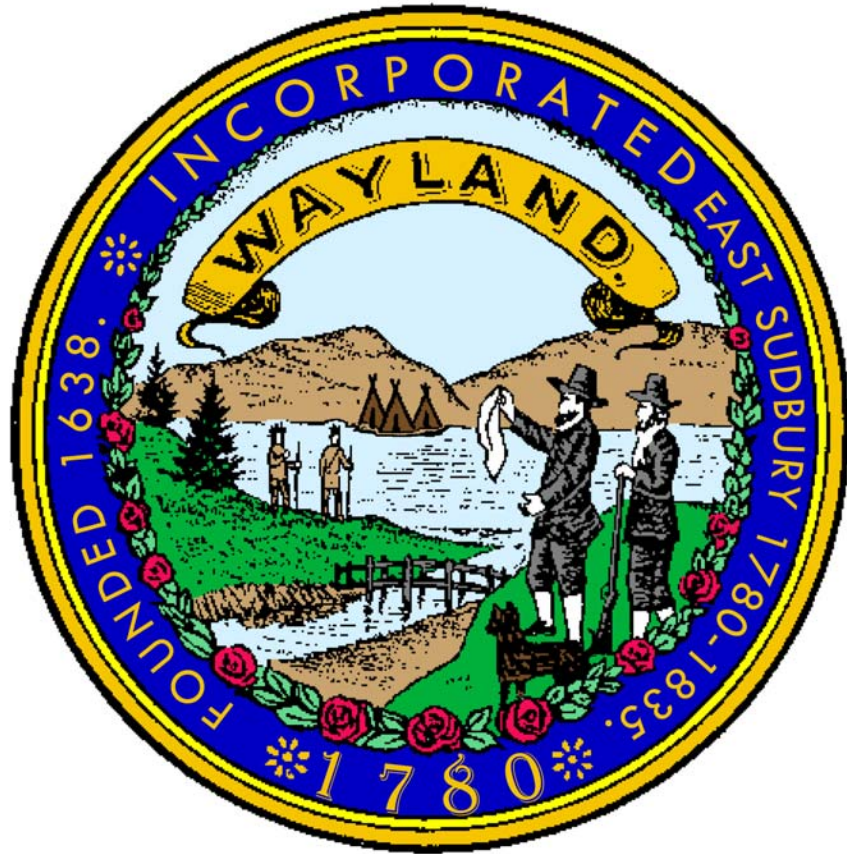


TOWN OF WAYLAND COMPREHENSIVE HOUSING PLAN



January 4, 2005

For Submission to Commonwealth of Massachusetts
Department of Housing and Community Development
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INTRODUCTION

Housing has become a major issue in the Boston region in recent years as housing prices have soared while availability has remained low. Developers have favored the construction of large, expensive, single-family homes that meet the needs and budgets of only the more affluent of the region's residents. These trends are readily apparent in Wayland, which has become one of the most expensive communities in metro Boston.

Given the pressures of tremendous regional growth and prosperity, the quality of Wayland's schools, its proximity to greater Boston, and the high cost of land, it is particularly challenging for Wayland to identify buildable land for the siting of low and moderate homes for renters for purchase. The development of affordable housing over the years has been encouraged primarily through the efforts of the Wayland Housing Authority, the Planning Board, and the Board of Selectmen. In 1993, there were 137 units designated as affordable. According to the Housing Authority, that number has increased to 150 units. The Town has made slow but steady progress in providing more diversity to our existing housing inventory. The Commonwealth of Massachusetts certified Wayland's affordable housing stock at 3.3 percent of the overall housing inventory in 2003. Wayland therefore must create 344 affordable housing units in order to be fully certified by the Commonwealth.

The Town has completed numerous planning studies that examined housing within the Town. In 1998 the Town completed a build out analysis, which was then a basis for the Town's first Growth Management Plan. The plan included a vision statement that promotes an "economic diversity of residents." In 2001 the Town began work on its first Master Plan since 1962. The project was funded partially by the Town of Wayland and partially by the State of Massachusetts through the Executive Order 418 Community Development Planning Program.

In 2003, the Board of Selectmen identified the development of affordable housing as a top priority for the Town. One element of that goal is the development of this comprehensive housing plan, which was based on the housing component of the Master Plan. This plan reasserts Wayland's commitment to encouraging diversity among its residents in terms of age, education, employment, and racial, ethnic, and economic backgrounds.

The Wayland Comprehensive Housing Plan will be submitted to the Commonwealth of Massachusetts Department of Housing and Community Development for review and approval. It will also be submitted to the U.S. Department of Housing and Urban Development (HUD) in order for the Town of Wayland to become eligible to participate in the MetroWest HOME Consortium. Consortium certification would allow Wayland to receive an annual allocation of federal HOME funds that could be used for affordable housing projects. The Wayland Comprehensive Housing Plan is also designed to establish a framework to implement the recently completed Master Plan.

SECTION 1 COMMUNITY PROFILE

HISTORY OF WAYLAND

The settlement of Wayland began in 1638 when the Sudbury plantation was established. In 1780, East Sudbury separated from Sudbury and became an independent town. However, it was not for another 55 years that the Town's name was changed to Wayland, in 1835. Although the early economy was based on agriculture, other industries such as grist and saw milling grew taking advantage of the available waterpower supply. In the nineteenth century the shoe industry replaced agriculture as the primary economy in Cochituate, while farmers continued to prosper in the northern areas of Wayland well into the mid-20th century.

A compact mill center developed in Cochituate Village and, in 1830, the Bent family started the Bent Shoe Factory at the corner of Routes 27 and 30. By the late 1850s, the Bent factory employed several hundred people, many of them immigrants. As additional shoe manufacturers emerged, the center of the shoe industry expanded beyond Bentville to the Lokerville area (centered around the intersection of Commonwealth Road (Route 30), East Plain Street, and School Street). At the peak of the Town's shoe manufacturing activity in the 1880s, ten factories employed more than 600 workers; the Bent Factory accounted for half of this total. During the same period, the railroad was introduced with a stop at Wayland Center beginning in 1881. This rail service, the Central Massachusetts Railroad, connected Wayland to Boston, thus providing a market for the expanding dairy and horticultural businesses in Wayland and Sudbury. With a freight house and depot, and service for passengers and freight alike, the railroad supported local businesses and allowed Boston workers to live in rural Wayland.

At the end of the 19th century, the success of the shoe industry in Cochituate accounted for two-thirds of that area's total population (2000 residents). However, in the early 1900s the shoe industry was in decline and by 1910 most of the factories had been closed. The Town witnessed other population changes after World War I, when Dudley Pond became a summer recreational area, and later during the Depression, when many of the cottages built on small lots around the Pond were converted to permanent residences. Commuters continued to use the railroad to travel to Boston well into the second quarter of the twentieth century.

With the ascendancy of the automobile after World War II, more and more industries began to locate in Boston's western suburbs, along Route 128, and later the Massachusetts Turnpike and its Extension. With relatively easy access to these employment centers, Wayland became an attractive bedroom community, and subdivisions replaced much of Wayland's open land.

WAYLAND TODAY

Wayland is a semi-rural community located 18 miles from Boston, 26 miles east of Worcester, and 203 miles from New York City. It is bordered on the west by Sudbury and Framingham, on the south by Natick, on the north by Concord and Lincoln, and on the east by Weston. Wayland is an accessible and attractive suburb of the City of Boston with convenient access to the businesses and industries located along the Route 128 and to the Massachusetts Turnpike.

The meadows and marshes along the ten-mile stretch of the Sudbury River in Wayland are relatively unspoiled due to private and public efforts to maintain their natural state. Full of wildlife, they provide an open, rural setting and contribute to the beauty and uniqueness of this

predominantly residential town. The river has been designated a wild and scenic river by the federal government.

Wayland is home to two public golf courses, Wayland Country Club and Sandy Burr Country Club, both located on Route 27. There is a town beach located on Lake Cochituate that offers swimming and a boat launch to residents and guests. Wayland has other recreational areas such as Mill Pond for fishing, pine-forested picnic areas, and a number of acres of conservation land for hiking and horse riding trails. In addition, Wayland promotes outdoor athletic activities and provides well-equipped basketball courts, baseball and soccer athletic fields, ten tennis courts, ice-skating areas, a swimming pool, and several playgrounds.

The Wayland Public School system is regularly ranked among the top ten school systems in the Commonwealth. The schools strive to maintain a strong academic curriculum. In addition, the Wayland Public School Children's Way provides full childcare service from 7:00 A.M. to 6:00 P.M. in a healthy and safe environment for children in grades K-5 every school day. Additional childcare programs are available during school vacations and the summer.

DEMOGRAPHIC PROFILE

This demographic profile provides an overview of Wayland's population and household growth, as well as social characteristics of the town's population, including household type, age, income, and educational attainment level. This information is relevant for determining future trends in Wayland and how they may affect growth and the need for housing, transportation, jobs, and public facilities and services.

While the focus of the demographic profile is on Wayland, regional and statewide data are provided for comparative purposes. In some instances, information for adjacent communities is also included so that a sense of Wayland's role in the region is presented. Wayland is a member of the MetroWest sub-region of the Metropolitan Area Planning Council (MAPC). The MAPC area is comprised of 82 towns and 19 cities, including the City of Boston and its outlying communities. MetroWest's nine member communities include: Ashland, Framingham, Marlborough, Natick, Southborough, Sudbury, Wayland, Holliston, and Weston.

Size and Growth

Table 1-1 provides a comparison of historical and projected growth rates for Wayland and the MetroWest region. Unlike the region, which experienced a population increase between 1970 and 1990, the Town experienced a loss of population during this time. More recent data indicate that the Town is presently growing at a rate more consistent with the region's growth rate. The 2000 population in Wayland was 13,100, an increase of 1,226 people since 1990, a growth rate of 10%. The MetroWest region grew from 209,053 in 1990 to 226,813 in 2000. This increase of 17,760 residents represents a growth rate of 8.5 %.

In 1999, MAPC forecasted that Wayland's population would fluctuate slightly through 2020, gradually experiencing a decline. However, it should be noted that the actual increase in population Wayland experienced during the 1990s exceeded the growth projected for the Town by MAPC.¹ Similarly, the increase projected by MAPC for the MetroWest region during the

¹ MAPC's projections, completed prior to the release of the 2000 Census, forecasted a 2000 population of 12,615 for Wayland. This was approximately 500 less than the 2000 Census figure of 13,100. So it should be noted that, while MAPC's projections did forecast a decline in the Town's population through the next few decades, they did not project the decline to be at the magnitude their projections seem to indicate when compared to the 2000 Census population.

1990s was lower than the growth actually experienced by the region (223,183 projected versus 226,813 actual). Thus, these projections, while somewhat helpful in planning for the future, do not necessarily reflect the trends actually occurring within a geographical area.

Table 1-1
Population Growth and Projections for Wayland and MAPC Region
(1970 - 2020)

Year	Wayland Population	Growth Rate	MetroWest Population	Growth Rate
1970	13,461	-	192,739	-
1980	12,162	-9.7%	205,124	6.4%
1990	11,874	-2.4%	209,053	1.9%
2000	13,100	10.3%	226,813	8.5%
2010*	12,273	-6.3%	230,718	1.7%
2020*	12,449	-1.4%	238,932	3.6%

Sources: U.S. Census Bureau, Census 1970-2000; Projections - Metropolitan Area Planning Council (MAPC).

* MAPC completed these population projections prior to the release of the 2000 Census figures.

Table 1-2 compares the growth rate between 1990 and 2000 of Wayland to the other eight member communities of the MetroWest sub-region. While Wayland's recent growth rate is higher than the sub-region's overall growth rate (see **Table 1-1**), it is still considerably lower than many of its fast-growing neighboring communities. The MetroWest community that experienced the most significant growth between 1990 and 2000 is Southborough, which grew by nearly 33%. Ashland grew by roughly 22% while Sudbury increased by more than 17%. The slowest-growing MetroWest communities during the 1990s were Framingham and Natick, which grew by 3% and 5% respectively. The population of Wellesley remained essentially unchanged during this time. It should be noted that the growth experienced during the 1990s may not necessarily be indicative of long-term growth trends in MetroWest or in Wayland.

Table 1-2
Population Growth and Comparison for Wayland and Region
(1990 - 2000)

Town	1990	2000	% Change
Southborough	6,628	8,781	32.5%
Ashland	12,066	14,674	21.6%
Sudbury	14,358	16,841	17.3%
Marlborough	31,813	36,255	14.0%
Weston	10,200	11,469	12.4%
Wayland	11,874	13,100	10.3%
Natick	30,510	32,170	5.4%
Framingham	64,989	66,910	3.0%
Wellesley	26,615	26,613	-0.01%
Source: U.S. Census Bureau, 1990 and 2000.			

Households

As shown in **Table 1-3**, household size in Wayland is projected to decline over the next 20 years. The number of households in Wayland increased from 4,210 in 1990 to 4,625 in 2000, a growth of 415 households or 9.9%. Unlike regional, state, and national trends, which are showing household growth rates that exceed population growth rates, Wayland's household growth rate during the 1990s was relatively consistent with its overall population growth rate of 10.3%. This indicates that the growth in the Town's total number of households in the 1990s was due to the Town's population growth, not to a decrease in the average household size.

The number of persons per household in Wayland in 2000 remained unchanged from 1990 (2.8 persons). This was higher than both the Middlesex County and state averages (both 2.5). Despite this statistic, household size is expected to decline in the Town, mirroring long-term state and national trends. See **Table 1-3** for projections for household size for the Town and for the MetroWest region. These projections were extrapolated from MAPC population and household projections.

Table 1-3
Number of Households in Wayland and MetroWest Sub-Region, 1990-2020

Year	Wayland			MetroWest		
	Households	Change	Persons Per Household	Households	Change	Persons Per Household
1990	4,210	--	2.8	76,956	--	2.6
2000	4,625*	9.9%	2.8	83,806	8.9%	2.6
2010 (Projected)	4,579	-1.0%	2.6	88,438	5.5%	2.5
2020 (Projected)	4,817	5.2%	2.5	94,187	6.5%	2.4

Sources: U.S. Census Bureau, Census 1990 and 2000. Projections are from MAPC and were released prior to the 2000 Census.
* MAPC projected a 2000 household figure of 4,571 for Wayland, 54 less than the actual 2000 Census estimate. Since the number of households in Wayland as identified in the 2000 Census was higher than MAPC's forecasts for both 2000 and 2010, the numbers appear to project a decrease in the number of households in the Town, which does not accurately reflect what MAPC projected for Wayland.

In 1990, of the Town's 4,210 households, 3,424 households (81.3%) consisted of family households while 786 households (18.7%) were non-family households (see **Table 1-4**). Family households are those in which the householder lives with one or more persons whom they are related to by birth, marriage, or adoption. Non-family households are households that consist of a single householder living alone or a householder that lives with non-relatives only. In 1990, the majority of family households, 3,020 households or 71.7% of total households, consisted of married-couple families. The remainder was divided between female-headed families (7.3%) and male-headed families (2.3%). The majority of non-family households (633 households) consisted of a single householder living alone, and of these, 294 households, or 7.0% of total households, consisted of a single householder 65 years or older living alone. Other non-family households comprised the remaining 3.6% of households within the community.

In 2000, the household composition in Wayland remained relatively consistent with the 1990 breakdown. The share of total households comprised of families was 80.5%, down by 0.8% since 1990. In 2000, non-family households comprised 19.5% of total households, up from 18.7% in 1990. The share of married couple family households decreased slightly from 71.7% in 1990 to 71.5% in 2000. Single elderly person (65 years and over) households grew from 7.0% to 7.6%. The share of male-headed families decreased from 2.3% in 1990 to 1.9% in 2000.

In comparing the number of households in Wayland in 1990 and 2000, several trends that will have an impact on future housing demand become apparent. First, by 2000, non-family households were growing at a faster rate than were family households (14.9% as compared to 8.7%). Second, of all the identified household types, households comprised of elderly householders 65 and over living alone experienced the largest increase, growing by 19.4%. Finally, the second largest increase was experienced by non-elderly householders living alone, which grew by 15.6%.

Table 1-4
Household Composition in Wayland, 1990 and 2000

Household Type	1990		2000		1990-2000 Change	
	Number	%	Number	%	Number	%
Family Households	3,424	81.3	3,722	80.5	298	8.7
Married Couple Families	3,020	71.7	3,305	71.5	285	9.4
Female Headed Families	309	7.3	329	7.1	20	6.5
Male Headed Families	95	2.3	88	1.9	-7	-7.4
Non-Family Households	786	18.7	903	19.5	117	14.9
Householder 65+ Living Alone	294	7.0	351	7.6	57	19.4
Other Householder Living Alone	339	8.1	392	8.5	53	15.6
Other Non-Family Households	153	3.6	160	3.5	7	4.6
Total Households	4,210	100.0	4,625	100.0	415	9.9

Distribution by Age

In recent years, the most substantial population growth in Wayland has been among the youngest and oldest age groups (see **Table 1-5**). Between 1990 and 2000, the number of residents in the 5 to 19 age group increased by 30.7 percent while the number of residents in the 65+ age group increased by 34.3 %. Other groups experienced a more moderate growth rate. The number of residents aged 45 to 64 increased by 17.5 percent, while the number of children under the age of five grew by 16.1 percent. The 20 to 24 year old age cohort fell substantially, decreasing by 58.1 percent.

The largest age cohort represented within the Town is the 45-64 year old group. This predominance of older residents is reflected in the Town's median age, which was 41.4 years in 2000 as compared to 36.4 for Middlesex County and 36.5 for the state. The 1990 median age for the Town was 39.4 as compared to 36.2 for Middlesex County and 33.5 for the state.

Table 1-5
Age Distribution in Wayland, 1990 and 2000

Age	1990		2000		1990-2000 Change	
	Persons	%	Persons	%	Persons	%
Under 5	807	6.8	937	7.2	130	16.1
5-19	2,307	19.4	3,015	23.0	708	30.7
20-24	587	4.9	246	1.9	(341)	(58.1)
25-44	3,547	29.9	3,234	24.7	(313)	(8.8)
45-64	3,235	27.2	3,800	29.0	565	17.5
65 & over	1,391	11.7	1,868	14.3	477	34.3
Total	11,874	100.0	13,100	100.0	1,226	10.3

Sources: U.S. Census Bureau, Census 1990 and 2000

According to MAPC population forecasts, shown in **Table 1-6**, the proportion of persons aged 65 and older in Wayland is projected to effectively double by 2020, growing from 14% of the Town's total population to 28%. The 25 to 44 year old age group is projected to continue its decline, constituting approximately 21% of the Town's population by 2020. The proportion of the population under age five is projected to decline considerably, comprising only 4.5% of the total population by 2020. The 45 to 64 year old age group is projected to decrease, comprising 24.5% of the total population by 2020 down from 29% in 2000.

While the 1990-2000 ten-year period experienced an increase in the number of school-aged children (5-19), this decade also witnessed a substantial decline in the number of residents of child-rearing age (25-44). If the latter trend continues, as MAPC is projecting, the Town may need to consider redistributing some of the Town's resources to its growing elderly population. If the Town's elderly population (aged 65+) grows at the rate projected by MAPC, Wayland will be faced with having to address a myriad of elderly needs, including housing, recreation, and transportation. Additional housing facilities, providing assisted living and independent living options, as well as senior recreational facilities, will likely be needed. The Town may need to provide additional means of transportation for elderly residents, such as bus shuttles or elderly van services.

Table 1-6
Age Distribution Projections, 2000-2020

Age	2000*		2020 Projections		2000-2020 Change	
	Persons	%	Persons	%	Persons	%
Under 5	937	7.2	559	4.5	(378)	(40.3)
5-19	3,015	23.0	1,967	15.8	(1,048)	(34.8)
20-24	246	1.9	792	6.4	546	222.0
25-44	3,234	24.7	2,596	20.9	(638)	(19.7)
45-64	3,800	29.0	3,048	24.5	(752)	(19.8)
65 & over	1,868	14.3	3,428	28.0	1,560	83.5
Total	13,100	100.0	12,449	100.0	(651)	(5.0)

Sources: U.S. Census Bureau, Census 2000 & MAPC projections.

* MAPC projected a 2000 total population figure of 12,615 for Wayland, about 500 less than the actual 2000 Census estimate. Since the 2000 population figure for Wayland was higher than MAPC's forecasts for both 2000 and 2010, the numbers appear to project a moderate decrease in the number of residents in the Town, which does not accurately reflect what MAPC projected for Wayland.

Distribution by Race

According to the 2000 US Census, 92.2% of Wayland's population is categorized as white (see **Table 1-7**). Residents of Asian decent are the second largest group followed by persons of two or more races, Hispanic/Latino, Black or African American, and others.

Table 1-7			
Race			
Race	Number	Percent	Comparison with US
One Race	12,929	98.7	97.6
White	12,080	92.2	75.1
Black or African American	98	0.7	12.3
American Indian and Alaska Native	13	0.1	0.9
Asian	699	5.3	3.6
Native Hawaiian and Other Pacific Islander	4	0.0	0.1
Some other race	35	0.3	5.5
Two or more races	171	1.3	2.4
Hispanic or Latino	151	1.2	12.5
<i>Source: US Census Bureau, 2000</i>			

Income Distribution

Tables 1-8 and 1-9 compare the Town's 1990 and 2000 household income distribution with that of Middlesex County and the state. In general, in 1990, the Town had a greater share of households earning \$100,000 or more (33%) compared with 10% for Middlesex County and less than 7% for the State. Comparatively, only 11.4% of the Town's households earned incomes less than \$25,000. This figure was 26.1% for Middlesex County and 33.3% for the state.

Table 1-8				
Income Distribution, 1990				
Income	Wayland Households	Wayland %	Middlesex Co. %	Massachusetts %
Less than \$10,000	174	4.2	9.8	13.4
\$10,000 - \$24,999	300	7.2	16.3	19.9
\$25,000 - \$49,999	831	19.8	30.8	32.4
\$50,000 - \$99,999	1,505	35.9	33.0	27.6
\$100,000 or more	1,377	32.9	10.2	6.7
<i>Source: U.S. Census Bureau, Census 1990.</i>				

The differences in income were more pronounced in 2000, with more than 50% of the Town's households earning \$100,000 or more as compared to 25% for Middlesex County and less than 18% for the State. Slightly less than 10% of Wayland households earned less than \$25,000 in

2000. This figure was approximately 19% for Middlesex County and 25% for the state. See **Table 1-9** for the detailed breakdown.

Table 1-9 Income Distribution, 2000				
Income	Wayland Households	Wayland %	Middlesex Co. %	Massachusetts %
Less than \$10,000	156	3.4	6.3	8.8
\$10,000 - \$24,999	227	6.0	12.5	15.8
\$25,000 - \$49,999	602	13.0	21.9	24.9
\$50,000 - \$99,999	1249	27.0	34.3	32.9
\$100,000 or more	2340	50.6	24.9	17.7
<i>Source: U.S. Census Bureau, Census 2000.</i>				

Given the income distribution in Wayland, it is not surprising that the Town's median household income far exceeded both the county and the state medians. In 1990, the median household income in Wayland was \$72,057. This figure is about 64% higher than the 1990 median household income for Middlesex County, which was \$43,847, and 95% higher than the state median income of \$36,952. In 2000, the median household income in Wayland was \$101,036. This figure is about 66% higher than the 2000 median household income for Middlesex County, which was \$60,821, and 100% higher than the state median income of \$50,502.

Consistent with the income distribution in recent years, Wayland has had a substantially smaller percentage of residents living in poverty than either Middlesex County or the state. In 1990, it was estimated that, of the persons for whom poverty status was determined, those below the poverty level numbered 201, or 1.7% of the Town's total population. This percentage was considerably lower than the comparable figure for Middlesex County (6.2%) or Massachusetts (8.9%). In 2000, those below the poverty level numbered 322, or 2.5% of the Town's total population. This percentage continued to be significantly lower than both the Middlesex County figure (6.5%) and state figure (9.3%). The percentage of residents living in poverty increased for all three of these geographic areas during the 1990-2000 time periods.

Physical and Mental Disabilities

In addition to senior citizens, people needing special housing include those with physical and mental disabilities of all ages, and persons with debilitating illnesses. Some common types of housing for seniors and other persons with special needs include age-restricted townhouses or condominiums, assisted living complexes, congregate living, and single room occupancy units.

According to the 1990 U.S. Census, 150 people in Wayland over the age of 65 claim to have mobility and/or self-care limitations. An additional 142 residents under the age of 65 had such disabilities. In 2000, there were 439 persons in Wayland over the age of 65 who claimed to have a disability. An additional 850 residents under the age of 65 were identified as having a

disability.² These numbers have probably increased in the last three years as senior citizens have moved into Town to occupy new senior housing such as the Traditions at Wayland development. Although not all disabled individuals may be candidates for special needs housing, these statistics, and the fact that Wayland's population above age 65 is expected to grow significantly in the coming decades, indicate that the need for additional housing options does exist.

² The 1990 and 2000 figures are not directly comparable, since the U.S. Census Bureau categorized "disabilities" with less detail in the 2000 Census.

SECTION 2 EXISTING HOUSING MARKET

An evaluation of housing stock should consider three important aspects: the housing structures themselves, the population that inhabits the housing, and the environment in which the housing is located. This section provides an overview of Wayland's existing housing stock and ownership. The data and analyses in this chapter are based on information from the Town, the state, and the U.S. Census.

HOUSING STOCK

According to the US Census, there were 4,735 housing units in Wayland in the year 2000. This represents an increase of 356 housing units, or 8.0%, from the 1990 total of 4,379 units. During this same time period, the number of housing units grew by 6.1% in Middlesex County and 6.0% statewide. Thus, Wayland's housing growth rate was slightly higher than county and state averages during the 1990s.

Age and Condition of Housing Stock

Information from the 2000 U.S. Census on the age of the Town's housing stock is presented in **Table 2-1**. Approximately 54% of the Town's housing stock was constructed prior to 1959 with another 29% between 1960 and 1979. The remaining 16.9% of the Town's housing has been constructed during the past 20 years. Field investigations of the Town's residential areas have revealed that almost all of Wayland's housing stock is in very good condition.

Table 2-1 Age of Housing Stock in Wayland, 2000		
Year Built	Total Units	%
1939 or Earlier	820	17.3
1940 to 1959	1,741	36.8
1960 to 1969	868	18.3
1970 to 1979	507	10.7
1980 to 1990	377	8.0
1990 to 2000	422	8.9
Total	4,735	100.0

Source: U.S. Census Bureau, 2000

Housing Stock by Type

Table 2-2 summarizes the types of housing structures in Wayland in 1990 and 2000. Consistent with regional trends, single-family detached housing comprises the majority of the Town's housing stock. During the 1990s, however, the Town's housing stock actually became somewhat more diverse as the growth rate for single-family attached units, two-family units (duplexes), and other multi-family housing increased faster than the overall housing growth rate. Multi-family housing in Wayland consists of a few building complexes as well as scattered larger, older single-family houses that have been renovated to accommodate multiple units.

In 1990, 19% of Wayland's housing units had one or two bedrooms, 38% had three bedrooms, and 43% had four or more bedrooms. In 2000 20% of Wayland's housing units had one or two bedrooms, 36% had three bedrooms, and 44% had four or more bedrooms.

Table 2-2
Types of Units and/or Structures, 2000

Type of Structure	1990 Units	2000 Units	% Change
Single-family (detached)	3,850	4,066	6%
Single-family (attached)	240	328	37%
Two-family units	112	130	16%
Three or four units	62	94	52%
Five to nine units	0	32	--
Ten to nineteen units	19	8	-58%
Twenty or more units	62	77	24%
Mobile Home	0	0	--
Other	34	0	-100%
Total Units	4,383	4,735	8.0%

Source: U.S. Census Bureau, 1990 and 2000

Housing Permit Data and Recent Housing Trends

An analysis of housing permit data can provide insight into the rate and type of recent development in a community. In addition, the construction cost data can be used to indicate the cost of newly constructed housing in the Town, at least relative to the region as a whole. By comparison, the housing affordability analysis contained below, examines the value and median sales price of all homes in the Town, not just newly constructed homes.

Housing permit data from 1995 through 2001 reveal that, while the cost of single-family houses constructed in Wayland has historically been higher than that in Middlesex County overall, this gap has widened considerably in the past few years. Homes constructed in Wayland cost 30.1% more than the Middlesex County average in 1995, but this difference swelled to 63.3% by the end of 2001. The average construction cost (not the sale price) of single-family homes in Wayland nearly doubled from \$174,537 in 1995 to \$333,736 in 2001. During the same time period, the average cost in Middlesex County increased by only 52.3%, from \$134,205 in 1995 to \$204,428 in 2001. Statewide, Wayland is ranked 19th out of the 351 Commonwealth communities for average valuation of new construction for all units.³ It is noted, however, that the average construction cost for single family homes in Wayland decreased during 2001 for the first time since 1996. There was no decline in the Middlesex County average.

As shown in **Table 2-3** and **Figure 2-1**, an average of 51 single-family units per year have been constructed in Wayland between 1995 and 2001. The highest number of housing permits for both Wayland and Middlesex County was issued in 1996, although the peak was much more pronounced for Wayland. Permit issuance trends in Wayland seem to more or less parallel trends in Middlesex County. During 2001, the issuance of housing permits decreased substantially, both in Wayland and in Middlesex County, presumably reflecting the national and regional economic slowdown.

Additional data provided by Wayland's building department indicate a significant overall drop in the number of building permits issued in 2002 and 2003. During each of those years only 13 building permits for single-family homes were issued

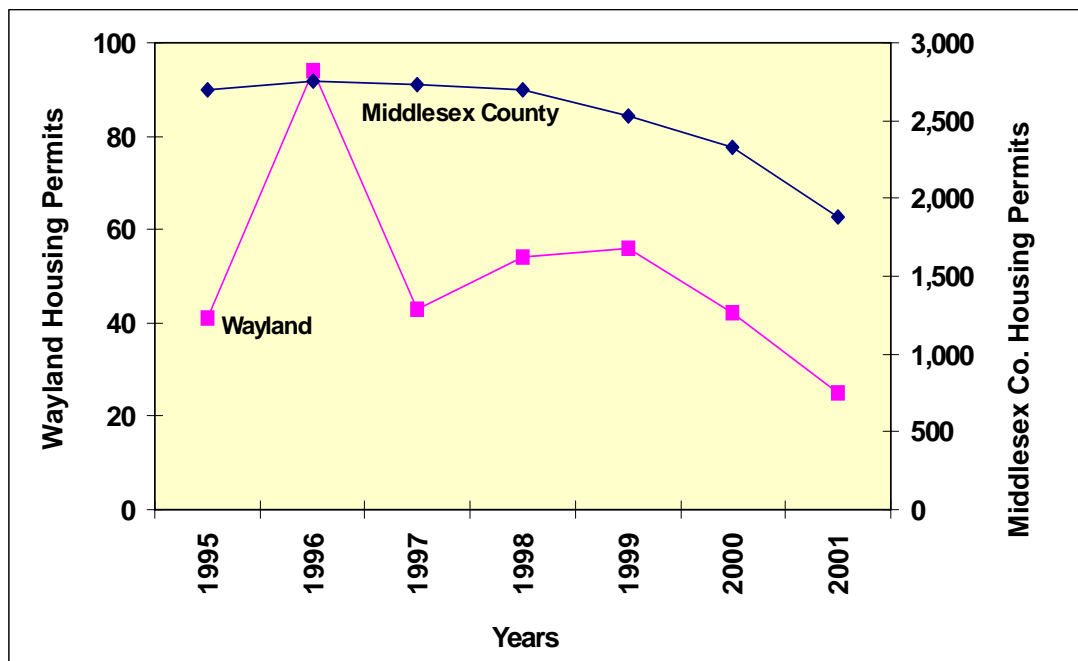
³ Massachusetts Institute for Social and Economic Research (MISER), 2003.

Table 2-3
Town of Wayland and Middlesex County
Building Construction Cost of New Single Family Units, 1995-2002

Year	Wayland			Middlesex County		
	Total Cost	# Of Units	Average Cost	Total Cost	# Of Units	Average Cost
1995	\$7,156,000	41	\$174,537	\$361,548,672	2,694	\$134,205
1996	\$15,794,400	94	\$168,026	\$388,980,175	2,749	\$141,499
1997	\$8,061,000	43	\$187,465	\$397,918,152	2,730	\$145,758
1998	\$10,921,000	54	\$202,241	\$394,759,775	2,697	\$146,370
1999	\$14,942,000	56	\$266,821	\$410,263,029	2,526	\$162,416
2000	\$14,229,500	42	\$338,798	\$446,815,984	2,330	\$191,767
2001	\$8,343,400	25	\$333,736	\$383,711,486	1,877	\$204,428

Source: MISER/Mass. State Data Center, Residential Building Permits. Middlesex County totals included reported plus imputed data. For Wayland, only reported data was used.

Figure 2-1
Town of Wayland and Middlesex County
Housing Permit Activity in Wayland and Middlesex County, 1995-2001



Source: MISER/Mass. State Data Center, Residential Building Permits. Middlesex County totals included reported plus imputed data. For Wayland, only reported data was used.

OWNERSHIP

The rate of home ownership has increased slightly within the Town in the past ten years. Approximately 91.7% of occupied housing units in Wayland were owner-occupied in 2000 as compared to 88.9% in 1990. The number of renter-occupied units within the Town decreased between 1990 and 2000, from 466, or 11.1% of households, to 383, or 8.3% of households. This change represents a decrease of 17.8%.

Length of Residency

Wayland has a relatively stable population compared to county and state averages, in the sense that Wayland residents tend to live in their homes for a long time. This trend is consistent with the Town's high rate of homeownership. **Table 2-4** and **Table 2-5** show the length of residency for Wayland residents as compared to Middlesex County residents and residents statewide for 1990 and 2000. In 1990, 56.4% of Wayland households had been in place for eleven years or longer. This compared to 41.9% for Middlesex County and 40.8% statewide. Since 1990, an influx of new residents has resulted in a bulge in the number of households that have lived in the Town 2-5 years (25%). This change suggests that Wayland's population has become more transient than in the past.

Table 2-4 Length of Residency by Householder, 1990				
Length	Town of Wayland		Middlesex County %	State %
	Number ^a	%		
One year or less	366	8.7	16.6	17.2
Two to five years	722	17.1	27.3	27.3
Six to ten years	748	17.8	14.3	14.7
Eleven to twenty years	1,064	25.3	17.9	18.1
Twenty-one to thirty years	780	18.5	11.2	10.4
Thirty-one years or longer	530	12.6	12.8	12.3
Total Householders	4,210	100.0	519,527	2,247,110

Table 2-5 Length of Residency by Householder, 2000				
Length	Town of Wayland		Middlesex County %	State %
	Number ^a	%		
One year or less	344	7.4	16.5	16.4
Two to five years	1,158	25.0	28.2	28.0
Six to ten years	680	14.7	15.3	15.6
Eleven to twenty years	1,018	22.0	15.4	16.1
Twenty-one to thirty years	723	15.6	10.5	10.5
Thirty-one years or longer	702	15.2	14.1	13.4
Total Householders	4,625	100.0	561,220	2,443,580

Source: U.S. Census Bureau, 1990 and 2000.

^a These numbers reflect the total number of occupied units, not total number of housing units.

Vacancy Rate and Unoccupied Units

Vacancy rate is an indicator of the availability of housing units. Generally, a vacancy rate of 5% is considered ideal because it allows occupants to move freely in the marketplace. A vacancy rate below 5% indicates that there is demand for additional housing. In Wayland in 2000, the homeowner vacancy rate of 0.5% was the same as that of Middlesex County and slightly lower than the 0.7% for the state. In 1990, the homeowner vacancy rate was 1.8% in Wayland, as compared to 1.2% in Middlesex County and 1.7% statewide.

While the *vacancy rate* includes only units that are available for rent or sale, the number of *unoccupied units* also includes dwellings that are not available for rent or sale because they are abandoned, dilapidated or otherwise not suitable for habitation. In 2000, the number of unoccupied units in Wayland was 72, or 1.6%, as compared to 2.2% for Middlesex County and

3.2% for the state. Consistent with a statewide trend, the percentage of unoccupied units was down substantially from 1990, when 162 units, or 3.7% of the Town's housing stock, were unoccupied.

Home Sales Activity

The rate of home sales in Wayland remained fairly constant from 1992-2001, with an average of 229 homes (including both condominium units and single family houses) sold each year (**Table 2-6**). The peak of sales activity was in 1997, when 262 units were sold; the lowest number of home sales was in 2001, when only 189 units were sold.⁴

Table 2-6 Home Sales Activity, 1992-2001			
Year	Single Family Home Sales	Condominium Sales	Total Residential Sales
1992	188	27	215
1993	177	32	209
1994	197	26	223
1995	175	46	221
1996	211	32	243
1997	220	42	262
1998	170	85	255
1999	187	50	237
2000	160	75	235
2001	154	35	189

Source: Warren Information Services

Housing Affordability Analysis

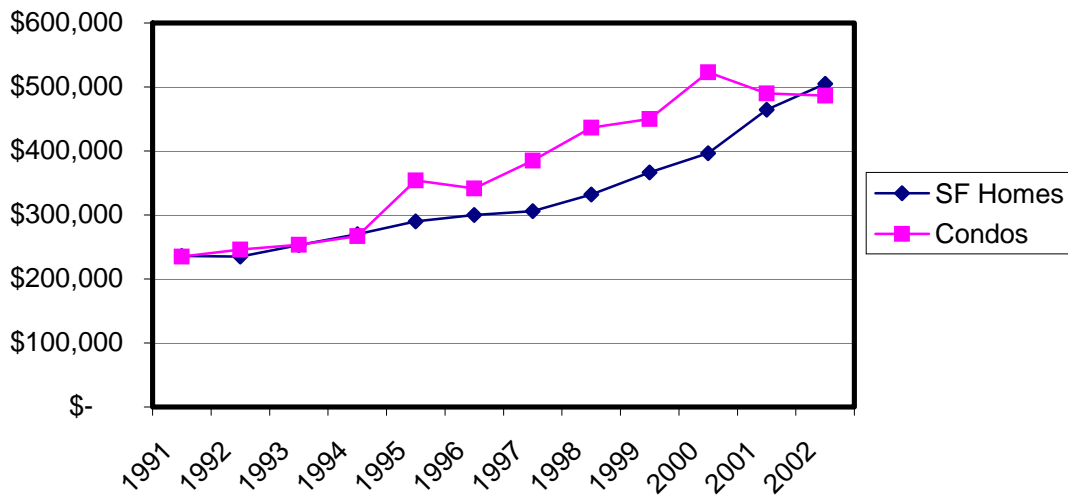
Housing affordability is a critical factor that determines who will be able to live in Wayland and, in turn, what type of community Wayland will be. This section provides an analysis of housing costs and affordability, as well as existing programs and policies for providing affordable housing in the Town.

Cost of Homeownership Units

According to Warren Information Services, the median sales price for all single-family houses in Wayland in 2000 was \$395,500, while the median price for condominiums was \$523,200. In comparison, the 2000 median sales price for single-family houses was \$814,000 in Weston, \$700,000 in Lincoln, \$529,250 in Concord, \$497,500 in Sudbury, \$282,000 in Natick, and \$240,500 in Framingham. Unlike many other areas within the Commonwealth, which saw a decrease in housing costs during 2001, home prices in Wayland and its neighboring communities continued to rise throughout much of the year, with the median sales price for single-family homes reaching \$461,563 by the end of 2001. Of the 43 single-family houses on the market through the Multiple Listing Services in February 2002, only three cost less than \$300,000. See **Figure 2-2** for a ten-year history of median home sales prices in Wayland.

⁴ Source: Warren Information Services, a publishing and information services organization that provides services to professionals working in the fields of real estate, banking and commerce.

**Figure 2-2
Town of Wayland
Median Home Sales Price 1991 - 2002**



Source: Warren Information Services, 2003.

Note: Prices are in current dollars; they have not been adjusted for inflation.

Cost of Rental Housing

Rental housing in eastern Massachusetts has become much more expensive in recent years. Although rents in Towns outside of Boston have risen more slowly in the past, the pressure on rental markets is increasing in these areas, as housing availability grows tighter in the City. In 1990, median gross rent in Wayland was \$727 per month, compared to the Middlesex County median of \$671 and the statewide median of \$580. In 2000, median gross rent in Wayland was \$821 as compared to \$835 in Middlesex County and \$684 for the state.

Housing Affordability Indices

The definition of housing affordability considers both the price of the housing unit and the income of the household living in it. It is noted that the term “affordable housing” is relative, since it depends on the size and income of the household. Affordable housing is not the same thing as subsidized housing for persons of low and/or moderate income, although subsidized housing is one type of affordable housing.

A generally accepted standard used to define affordability is that monthly housing costs should not exceed 30% of household income. A guideline used by banks when evaluating home mortgage applications is that monthly payments should not exceed 30-33% of household income. The 2000 U.S. Census estimated that approximately 20% of Wayland homeowners spent 35% or more of their household income on housing costs; an additional 8% spent between 30% and 34.9%. It was estimated that at least 28.5% of renters in Wayland spent 35% or more of their monthly income on housing costs. Another 13% spent between 30% and 34.9% on housing costs.⁵

⁵ Source: U.S. Census, 2000. These numbers are not 100% accurate due to the fact that housing cost as a percentage of household income was not computed for some respondents. For homeowners, the figure was not computed for approximately 0.4% of respondents; for renters, the non-computed figure was 13%.

Affordability of Ownership Units

In order to determine the affordability of ownership units for any given family, it is necessary to estimate the maximum price of a home that the family could afford if they are to spend no more than 30% of their income on housing costs including mortgage payments, property taxes and insurance. This calculation depends on many factors including interest rates (which, in turn, are affected by the borrower's credit rating), length of the mortgage (e.g., 15-year vs. 30-year), and amount of the down payment. Based on assumptions for a typical home buyer, a family earning the median household income of \$55,234 for the Boston Metropolitan Statistical Area (MSA) could afford a home costing about \$196,000.^{6,7} Housing affordability for other income ranges and the number of units in each price range in Wayland is shown in **Table 2-7**.

Table 2-7 Town of Wayland Approximate Cost of Homeownership Units, 2002					
Home Price Range	Affordability Range (% of Medina HH Income)*	Single-Family Units		Multi-Unit Housing**	
		Number	%	Number	%
Less than \$98,000	Less than 50%	2	0.1	6	1.0
\$98,000 - \$156,000	50% - 80%	4	0.1	5	0.8
\$156,001 - \$196,000	80% - 100%	18	0.5	2	0.3
\$196,001 - \$235,000	100% - 120%	52	1.4	1	0.2
\$235,001 - \$352,000	120% - 180%	210	5.7	19	3.1
More than \$352,001	180% and over	3,410	92.3	577	94.6
Total		3,696	100.0	610	100.0

Source: Town of Wayland Assessor's Database. Consistent with standard practice, assessed value is assumed to be 93% of actual value or potential sale price.

** Affordability was calculated using the 2000 median household income for the Boston MSA of \$55,234.*

*** This breakdown includes all non-single family residential units, i.e., all units identified in the Town Assessor's database as being located within two-family houses, three-family houses, and condominium units. Due to the limitations of the data set, no distinction is made between ownership units and rental units. Therefore, for some of the units included in the classification, the "value" attributed to them is relative, as they may be units associated with other units that would not be sold individually.*

A recent housing survey identified lack of a down payment and lack of funds to cover closing costs as the single greatest barrier to first time homebuyers.⁸ This is especially true in a region with such high housing costs. In recent years, a number of non-profit organizations have attempted to bridge this financing gap through programs that provide would-be homebuyers with down-payment assistance (Nehemiah Program, Housing Action Resource Trust, New Horizon, etc.). Loan programs that have small down payment requirements, such as 3% or 1%, help buyers to overcome this obstacle. However, in a competitive housing market such as the region has seen recently, buyers with small down payments may be at a disadvantage in the market.

⁶ This calculation assumes a 20% down payment, 30-year mortgage, interest rate of 7.17% (the average rate from July 2000 through June 2002 for a borrower with good credit history), and insurance and property tax rates typical of the area. It should be recognized, however, that changing any of these assumptions would affect the amount that a family could borrow and therefore the maximum house price they could afford. Total borrowing power is particularly sensitive to the interest rate, which can fluctuate greatly.

⁷ This analysis examines median *household* income rather than median *family* income as the measure of affordability because many individuals that require housing live in non-family households. Thus, median household income is more indicative of the total range of living groups requiring housing. It should be noted, however, that "affordability" for the purposes M.G.L. Chapter 40B and certain other programs is defined based on median family income for the MSA. For the Boston MSA, this figure is \$68,427. An affordable home for a family earning \$68,427 could cost up to \$242,000.

⁸ Grillo, Thomas. *Boston Globe*, "Offering a Gift and a Chance: Nonprofit Groups Give Down Payment Help that Doesn't Have to Be Repaid." August 12, 2001.

SECTION 3 CURRENT AFFORDABLE HOUSING

PUBLIC HOUSING

Wayland Housing Authority

The Wayland Housing Authority (WHA) was created under M.G.L. Chapter 121B as a public authority to provide safe and sanitary housing to the Town of Wayland. Since its incorporation in 1970, it has assisted in the creation of numerous affordable housing units, managed several of the Town's developments, and administered rental assistance programs. A preference for local residents, broadly defined, is included for all WHA programs. The WHA has an annual agency plan for the federal housing programs that describes the mission of the WHA, its long-range goals, and objectives for achieving its mission.

Table 3-1 summarizes the current WHA-managed low-income public housing units in Wayland.

Table 3-1 Wayland Housing Authority Public Housing Units, 2004				
Location	Units	Type	Income Range	Waiting Time
Bent Park	56	State Elderly/Disabled Low-Income Public Housing	One person \$46,300 Two person \$52,950	Approx. 6 Months-One Year
Cochituate Village Apartments	56	Federal Elderly/disabled Low-Income Public Housing	One person \$28,950 Two persons \$33,100	Approx. One Year
Family Scattered sites	25	Federal Family Low- Income Public Housing	Family of 1 \$28,300 Family of 2 \$32,300 Family of 3 \$36,350 Family of 4 \$40,400 Family of 6 \$46,850	The Family waiting list is currently closed due to the high volume of applicants.
<i>Source: Wayland Housing Authority</i>				

In addition to providing housing, the WHA also provides rental subsidies to low-income families through the administration of two programs: 56 HUD Section 8 Rental Housing Vouchers and 25 Family Self-Sufficiency (FSS) Section 8 Vouchers designed to help families to become self supporting so they no longer need housing assistance. Table 3-2 summarizes the current rent ceilings allowed under HUD Fair Market Rents schedule for Wayland and the Boston area.

Table 3-2 Wayland Housing Authority Section 8 Payment Standards, 2004 (Includes Utilities)				
0 BR (Studio)	1 BR	2 BR	3 BR	4 BR
\$1,025	\$1,077	1,266	\$1,513	\$1,676
<i>Source: Wayland Housing Authority</i>				

Current WHA projects include modernization of existing housing and construction of new housing. HUD has approved \$290,063 in capital improvement grants for window replacement at Cochituate Village Apartments.

CHAPTER 40B QUALIFYING HOUSING

In addition to housing provided and overseen by the Housing Authority, the Town of Wayland has increased the supply of affordable housing utilizing public and private partnerships and Chapter 40B to waive certain zoning requirements (**Table 3-2**). In all cases, homebuyers were selected through a lottery and affordability was preserved in perpetuity through a deed rider that restricts the resale price. Some projects have been approved independent of the 40B process even though they included affordable units. The following projects included housing that qualifies as affordable under Chapter 40B.

Millbrook Affordable Housing

In 1995, the Wayland Housing Associates, Inc. (WHAI) built a duplex providing two units of affordable housing on donated town land on Millbrook Road. Preference was given to local residents. The units were purchased by moderate-income first-time homebuyers.

Willowbrook

In 1997, six affordable housing condominium units at Willowbrook (originally approved 1987) were sold to first time homebuyers. Three units were sold at \$86,000 and three were sold at \$95,000.

Paine Estate

In 1999, four affordable units and one unit for a Town employee were built on land purchased by the Town of Wayland. The units were sold to first time homebuyers. Four affordable units were sold for \$100,000 and one unit to a Town employee for \$175,000.

Plain Road

In 1999 the Town of Wayland purchased 130 Plain Road and an abutting parcel for conservation and housing purposes. The WHAI was awarded the development rights and built an affordable single-family house for a first time homebuyer on the site. In collaboration with Minuteman Technical High School, Minutemen students built the house as a classroom project and community service.

Table 3-3 Chapter 40B Qualifying Housing Inventory			
Location	Agency/Program	Type of Units	Total Units
Bent Park	State	Elderly/Disabled	56
Cochituate Village	Federal	Elderly/Disabled Public Housing	55
Scattered Site Housing	Federal	Low-income Family Housing	25
Plain Road	Private	Low-income Family Housing	1
Mill Brook	Private	Low-income	2
Paine Estate	Private	Low-income	4
Willow Brook	Private	Low-income	6
Total Chapter 40B Qualifying Housing Units			149

Source: Wayland Housing Authority.

SECTION 4 SUMMARY OF HOUSING NEEDS

WAYLAND HOUSEHOLD TRENDS

National trends have seen household growth rates exceed population growth rates (i.e., fewer persons per household, on average). Interestingly, this is not what is occurring in Wayland. While the population in Wayland grew by 10.3% between 1990 and 2000, the number of households grew by only 9.9%. In 2000, the average household size in Wayland was 2.80, higher than both the Middlesex County average (2.52) and the state average (2.51). These statistics reflect the fact that Wayland has catered to the family housing market more than the non-family housing market. In the future, Wayland will need more non-family housing if it hopes to retain its children and elders as they age.

Several factors determine future housing needs in Wayland: the existing housing stock and housing deficiencies, projected demographics, local and regional market forces, and the needs of particular groups. Based on the information contained in Section 1, affordable family housing, housing for senior citizens and “empty nesters,” and small housing units suitable for smaller household size are the greatest housing needs in Wayland.

Changing Demographics

Several demographic trends will influence the need for various types of housing in Wayland. As stated in Section I, the number of residents over the age of 45 has increased 51.8% from 1990 to 2000 while the number of residents over 65 years of age has increased 34.3% for the same time period. The Town has also seen a significant decrease in the number of residents between the ages of 20 and 24. From 1990 to 2000 the Town saw a decrease of 341 residents within this age group, which represented a 58.1% change from 1990.

The town has also seen an increase in the income levels of Wayland’s households. In 1990, 68.8% of Wayland’s households earned over \$50,000. In 2000, over 77% of Wayland’s households earned over \$50,000 and over 50% earned over \$100,000.

HOUSING NEEDS

Demographic changes and projections reveal an aging population and periodic “bulges” in the school-aged population based on generational cycles. According to the 2000 Census, the age groups experiencing the most significant growth rates in Wayland during the 1990s were the 5 to 19 age cohort (37.3%) and the 65 and over age cohort (34.3%). Looking ahead to the year 2020, the growth in the elderly population is expected to accelerate, with the Town’s 65+ population growing by more than 1,500 or 83% from 2000 to 2020. This will create much greater demand for senior housing, including independent living, assisted living, and nursing homes. While the number of school-aged children and middle-aged adults is expected to decrease by 2020, the population of young adults will rise rapidly. These trends suggest that the demand for large single-family homes will decrease while the need for smaller starter homes and apartments will grow.

Affordable and Subsidized Housing

The Town needs to provide additional affordable housing so that it can meet the housing needs of young families, including those who grew up in the area or who have a Wayland connection, those who work in Wayland or the metrowest area, and to make progress toward meeting its 10% affordable housing requirement. Recent changes to Chapter 40B allow municipalities to deny

Comprehensive Permit applications if the community has made significant recent progress toward its affordable housing goals as spelled out in the Town's housing plan, even if the community has not yet achieved the 10% affordable housing goal. This policy further underscores the importance of developing a realistic and effective housing plan that seeks to create affordable units through a variety of mechanisms.

Senior Housing and Special Needs Housing

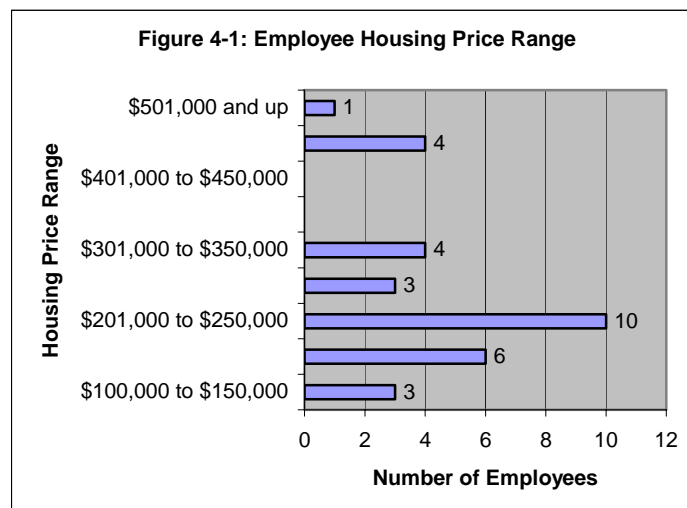
Mirroring regional trends, Wayland will see an increase in the number of elderly residents. To address the needs of this group, the Town should allow the development of a variety of senior housing, including low-cost independent and assisted living. In addition, the Town should explore housing in all price ranges for people of all ages with physical and mental disabilities and for persons with debilitating illnesses. Some common types of housing for seniors and other persons with special needs include age-restricted townhouses or condominiums, assisted living complexes, congregate living, and single-room occupancy units.

Town Employee Housing Needs

In the spring of 2004, the Town distributed a survey to the 152 Town Employees, excluding school employees. The results of the 44 responses were compiled in order to determine the need for housing among Town Employees (see **Appendix A**). Forty-one respondents stated they lived in a house and 35 owned versus 6 who rented. Out of the 44 respondents, 24 resided out side of Wayland. When asked if they would be interested in housing in Wayland if it were available, 30 respondents answered yes. The majority of the 30 respondents stated they would be interested in owning a house in Wayland and two respondents stated they would like to rent. The questionnaire also asked the price range that employees would consider for purchasing a house in Wayland (see **Figure 4-1**).

The place of residence of all town employees, including the schools, was also compiled and 75.4% of all Town employees (513 out of 680) reside outside of the Town of Wayland. **Appendix B** contains a map of the places of residence of all town employees.

The results of the survey, if applied to all of the Town's employees, demonstrate that there is a need for employee housing within the Town and that steps should be taken to construct a broad range of housing so that employees such as teachers and policemen can reside in the Town in which they work.



SECTION 5: HOUSING RELATED BOARDS AND COMMITTEES

There are a number of existing governmental and non-governmental groups willing to participate in and support the Town's housing efforts. These include the following.

Wayland Housing Authority

The Wayland Housing Authority (WHA) was created under M.G.L. Chapter 121B as a public authority to provide safe and sanitary housing to the Town of Wayland. Since its incorporation in 1970, it has managed the Town's developments, administered rental assistance programs, and assisted in the creation of affordable housing units. In the 1970s, the WHA converted a school building into 56 units of federally assisted housing, constructed a 56-unit state-supported apartment complex, and brought into service 25 units of scattered site family housing. A broadly defined preference for local residents is included in all Housing Authority programs. Currently, the WHA has an updated agency plan for the federal housing programs that describes the mission of the WHA, its long-range goals, and objectives for achieving its mission.

Wayland Housing Partnership

The Wayland Housing Partnership (WHP) was formed in 1984 when Wayland became a Partnership Community under M.G.L. Chapter 40B. Chapter 40B puts in place mechanisms to strongly encourage every town to strive to achieve the goal of having 10% of its housing stock consist of affordable units. The law enables developers who will include a minimum threshold of affordable units (generally 25% of housing units) in a housing development to bypass certain local zoning laws, thereby streamlining the development process. Until recently, the WHP was primarily a "reactive" committee, charged with working with developers who approached the Town with concepts or proposals for housing construction contemplated under Chapter 40B. In 2004, the Wayland Board of Selectmen expanded and recast the WHP charter so that it will now lead and support efforts to meet the affordable housing needs of Wayland.

With its reconstituted charter, the WHP works proactively to:

1. Develop affordable housing action plans based on housing needs studies
2. Establish criteria to evaluate affordable housing proposals
3. Make recommendations on the pros and cons of particular housing proposals
4. Identify local, state, and federal housing resources to further affordable development
5. Identify available land suitable for development
6. Review land use regulations and zoning bylaws
7. Identify and work with developers of affordable housing,
8. Increase public awareness of affordable housing needs and goals through forums and other public events

The WHP consists of nine members representing the Wayland Housing Authority, Wayland Planning Board, Wayland Conservation Committee, Wayland School Committee, Wayland Clergy Association, the Board of Selectmen and the community at large.

Wayland Housing Associates, Inc.

The Wayland Housing Associates (WHAI) was incorporated by a group of housing advocates in 1994 to find alternative and innovative ways to develop affordable housing for persons of low and moderate income. The WHAI works with private and non-profit entities to develop, sell, and

manage diverse types of affordable housing. The WHAI has built two units of affordable housing on Millbrook Road and one unit on Plain Road for first time homebuyers under the state's Local Initiative Program.

Wayland Community Preservation Committee

Wayland adopted the Community Preservation Act (CPA) in 2001 to establish a 1.5% surcharge on local property taxes, which, together with a state match, is used for open space protection, historic preservation, and affordable housing. The Town exempts the first \$100,000 of value for each property and also exempts property that is owned by persons who qualify under the low to moderate income guidelines provided by the State (those earning less than 80 percent of the area wide median income). At least 10% of the CPA funds must be allocated to each of the three uses: open space protection, historic preservation, and affordable housing. The remaining 70% may be allocated for any of the three categories or for active recreation at the Town's discretion.

The Town established a Community Preservation Committee to evaluate potential community preservation projects and make recommendations to the Town Meeting for the use of CPA funds. The Committee has prepared a list of responsibilities and criteria for evaluating proposals for the expenditure of Community Preservation Funds. The Committee consists of seven members including representatives from the Conservation Commission, Historical Commission, Planning Board, Park and Recreation Committee, Housing Authority, and two members appointed by the Board of Selectmen.

Fair Housing Committee

The Wayland Fair Housing Committee is charged with facilitating equal access to housing regardless of race, color, age, sex, religion, national origin, sexual orientation, veteran status, disability, welfare status, or children. Complaints about housing discrimination may be made to the Fair Housing Committee through the Fair Housing Officer. There have been no complaints in recent years.

Wayland Council on Aging

The Council on Aging (COA), a nine member appointed board, is charged with promoting and enhancing the quality of life for older Wayland citizens and their families. The COA seeks to serve Wayland senior citizens with a full range of services, including information and referral and programs that provide socialization, nutrition, education and opportunities for creativity and health promotion. The COA also provides outreach to those elders who, through physical and/or cognitive impairments, are unable to participate in Senior Center Programs. In addition, the Council on Aging's Senior Property Tax Relief Committee seeks ways to make it possible for seniors to continue to live in Wayland, including looking for affordable housing options.

Wayland Interfaith Housing Network (WIHN)

WIHN is an informal group with representatives from Wayland's houses of worship. WIHN has promoted and assisted with the development of affordable housing, particularly the Millbrook duplex. Although the Network has been inactive in recent years, it could be reactivated if presented with a specific challenge.

SECTION 6: EXISTING REGULATIONS AND PROGRAMS FOR AFFORDABLE HOUSING

Wayland currently has several provisions designed to encourage the development of affordable housing. Some of these have not been used effectively; others are project-specific but could be used as models for new developments. In addition the state has provisions that can be used to encourage additional development.

WAYLAND ZONING BYLAWS AND REGULATIONS

Accessory Apartment Bylaws

Wayland's zoning bylaw allows accessory apartments under two sections, one as of right under specific criteria and the other for affordable housing by special permit from the Zoning Board of Appeals, subject to certain restrictions. Accessory apartments (also known as in-law apartments) are small dwelling units typically attached to single-family homes, with a separate entrance, often but not always used by the parents, children, or other relative of the occupants of the house. In-law apartments can provide a low-density affordable housing alternative for households that might otherwise not be able to afford to live in Wayland.

As part of an on-going effort to meet a variety of housing needs, the town of Wayland amended the existing bylaw in 1989 by easing two requirements for homeowners willing to contract with the Wayland Housing Authority (WHA) to rent to persons of low-income. The first one allows an accessory apartment in a home on a lot as small as 15,000 square feet and the second eliminates the requirement that the principal residence shall have existed for two years. There are now two avenues for a homeowner interested in renting an accessory apartment:

- Non Wayland Housing Authority (WHA) Program: Create an accessory apartment using the original bylaw and rent it privately. This requires a 20,000 square foot lot and a principal residence in existence for two years.
- Wayland Housing Authority Housing (WHA) Program: Create an accessory apartment using the revised bylaw and rent it through the WHA low and moderate-income tenants. This requires a 15,000 square foot lot with no preexisting residence requirement and requires an agreement with the WHA to rent to a low-income person(s) for a period of at least 10 years.

Senior and Family Housing Overlay District

The Senior and Family Housing Overlay District is located at Cochituate Road and Green Way. The district allows multi-family condominium dwellings and apartments for families and individuals 55 and older by special permit from the Planning Board. For a property to be eligible, a minimum of 20 acres is required. At least 40% of the development must be designated open space and a 50-foot perimeter buffer is required around the entire development. All of the land located in this district was permitted as one project, "Traditions of Wayland" (Paine Estates). The development includes a 76-unit assisted living facility, a 24-unit independent living senior housing complex, and 17 single-family dwellings, all located on 26 acres of land.

Cluster Zoning Provision

The Conservation Cluster Development Bylaw offers an alternative development method in any of the Single Residence District. The district seeks to promote more efficient use of land in harmony with its natural features by allowing residential development to be "clustered" on one

portion of a tract in exchange for setting aside open space on the remainder of the tract. A Conservation Cluster Development requires a special permit from the Planning Board.

Allowed density in a Conservation Cluster Development equals the maximum allowed density of a conventional subdivision in the underlying district, plus a 10 percent density bonus. A minimum tract size of 10 acres is required for a Conservation Cluster Development. Within the development, however, the minimum lot area and frontage requirements are reduced to 20,000 square feet and 50 feet, respectively. The minimum building setback is 15 feet. At least 35 percent of the site must be set aside as open space. Until recently Wayland's Conservation Cluster Development Bylaw has been little used with the only completed development being the six-lot Lincoln View Estates located on Concord Road.

Planned Residential Development District

The Planned Residential Development District is located on both sides of Rice Road in the southeastern section of Wayland. The Town has issued permits for planned developments for all the land in this district, and most of it has been built and is currently occupied. Allowed and special permit uses are the same as in the Single Residence District. In addition, the district gives the Zoning Board of Appeals the authority to grant a special permit for multi-residence and detached unit condominium developments. The district also includes provisions for convenience retail and service establishments up to 2,000 square feet. To apply for a Planned Development special permit, at least 40 contiguous acres are required. At least 70% of the area of a planned development site must consist of public land and private open space, and at least 35% of the area of a planned development site must be public land. The provisions also limit the amount of land that can be occupied by structures, parking, roadways, patios and storage areas. Maximum density is based on the acreage of the development tract, less any wetlands, times a predetermined density factor. The bylaw also limits the number of detached dwelling units to 20 percent of the total units. Finally, the Planned Development special permit includes a provision requiring 10 percent of the units be set-aside for low-income families and 5 percent for moderate-income families. However, this affordable housing provision is relatively new and does not apply to the existing and already permitted developments.

STATE REGULATIONS

Chapter 40B, the state's comprehensive permit law enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate-income housing can seek a waiver of local zoning. The comprehensive permit is an expedited permitting process for developers building affordable housing under Chapter 774 "anti-snob zoning" law. Rather than multiple individual permits from various local boards, a comprehensive permit is issued by the Zoning Board of Appeals. Developers can use the comprehensive permit in Wayland and other communities with less than 10% affordable housing, and if denied, can appeal to the Housing Appeals Court.

Executive Order 418, issued in 2000, has two parts. Section 1 requires communities to develop a comprehensive, strategic plan for future development that focuses on housing, economic development, transportation, and open space. Section 2 requires specific steps to increase the supply of housing for individuals and families across a broad range of incomes, with a specific focus on increasing the supply of housing for low- and moderate-income households by some percentage over existing levels. Availability of some discretionary grant programs is linked to achievement.

Commonwealth Capital Development Fund is a new program that combines a number of state discretionary grant programs under a set of common guidelines designed to encourage development that is consistent with the Commonwealth's newly issued sustainable development principles. In addition to evaluating each grant application on how well the proposal will promote smart growth, the Commonwealth will also score each grant application based upon the degree to which the community is using its bylaws and programs to promote smarter growth and affordable housing.

SECTION 7: PLANNED PRODUCTION GOALS AND COMPREHENSIVE HOUSING PLAN RECOMMENDATIONS

Developing affordable housing is a challenge under the best of circumstances. It is particularly challenging when land sells for as much as \$450,000 per acre, the median price of a home is \$391,100 according to the 2000 census, developable land is limited, development depends on septic systems and town water, taxes are high, and the priority for many is open space. The following section outlines the Town's goals for the production of affordable units makes recommendations on how the Town can accomplish its affordable housing goals.

PLANNED PRODUCTION GOALS

The Wayland Board of Selectmen is committed to making substantial headway in providing opportunities for people of low and moderate income to live in Wayland and meeting the Town's goal of 10% affordable housing. In addition, the Board of Selectmen has also made it a goal to produce 0.75%, or 35 units in a calendar year, of its housing stock as affordable housing in order to discourage the submittal of 40B proposals that do not meet the vision and best interest of the Town. According to MGL Chapter 40B 760 CMR 31.07(1)(i), "in a certified municipality, decisions by the Zoning Board of Appeals (ZBA) to deny or approve with conditions comprehensive permit applications will be deemed 'consistent with local needs' under MGL Chapter 40B for a one year period following certification that it has produced 0.75% of total housing units or two years if it has produced 1.5% of total housing units pursuant to the approved plan."

RECOMMENDATIONS

To accomplish these goals, the Board of Selectmen has revised and strengthened the charge of the Wayland Housing Partnership so that it becomes the primary governmental body responsible for promoting affordable housing, with support of the Selectmen and the Planning Board.

Working with the Planning Board, the Wayland Housing Partnership will seek to make changes in Wayland's zoning bylaws and with the Board of Selectmen and other town boards to undertake other housing initiatives. In addition, the Partnership will review and take advantage of state and federal housing programs and resources.

ZONING CHANGES

The Master Plan and the Wayland Comprehensive Housing Plan propose several zoning changes to promote housing diversity and affordability in a manner that is compatible with the Town's landscape and existing neighborhoods. The first two changes pertain to new residential developments on undeveloped sites throughout the Town and are closely linked to the recommendations for undeveloped land in the Residence zones. The third and fourth zoning proposals suggest low-impact ways to add small housing units into existing developed areas. Refer to the Appendix C for a map of the areas in Wayland appropriate for housing, as well as a concise summary of the major housing recommendations.

Diversity of Housing Types

Wayland's current zoning framework offers virtually no opportunity to build housing types other than single-family at a moderate to low density.⁹ The Master Plan proposes to address this issue by expanding the Town's existing Conservation Cluster Development Bylaw to offer several development options for vacant parcels in Residence zones. The first Conservation Cluster option, which is similar to what is allowed under the current bylaw, allows single-family houses on smaller lots, surrounded by protected open space. The proposed Mixed Housing Conservation Cluster option would allow a combination of 1, 2, 3, and 4-family homes, surrounded by protected open space. A portion of the units would be reserved for senior citizens and a portion (e.g., 15%) would be deed-restricted guaranteeing affordability for as long as is legally possible. The proposed Multi-Family Conservation Cluster would allow a higher density of development in order to encourage the creation of smaller housing units (at least 80% containing two or fewer bedrooms) serving empty nesters and seniors, young adults, small households, and moderate-income households. One-fourth of the units would be set aside as affordable units in perpetuity.

In addition to these new forms of Conservation Cluster developments, the Town should continue to allow multi-family housing development through the expansion of the Planned Development District and the Senior and Family Housing Overlay District. Although these development options will probably be less attractive to developers than the Conservation Cluster options in most cases, there may be situations where they are the best planning and permitting tool. By keeping these regulations on the books, the Town can offer an appealing array of development options to diversify the Town's housing stock.

At first, these suggestions to allow higher density housing in Wayland may appear to contradict the Town's growth management goals. However, a closer examination reveals that they do not, for several reasons. First, impact per dwelling of smaller houses, multi-family dwellings, and senior housing is lower than that for single-family housing in terms of water usage, traffic generation, and especially demand on the school system. Second, the Town should expect to see more high-density housing in the future, both through local bylaws and through Comprehensive Permits. By providing an attractive local permitting process for such housing, the Town can negotiate for various benefits, such as protected open space, that it might not gain through a comprehensive permit process. Finally, the Town's goals are not to stop growth completely, but to manage the type, manner, and location of this growth. Consistent with these goals, the proposed housing options aim to reduce the number of single-family housing developments that provide no open space or affordable units, and increase the amount of housing that offers smaller units, affordable units, and protected open space as part of the development.

Inclusionary Zoning Bylaw

In order to expand its affordable housing inventory, Wayland needs to begin to encourage or require affordable units as part of any new housing development other than very small projects. Otherwise, the Town will fall further behind in meeting its 10% affordable housing goal each time a new subdivision is built.

Under state law, a town cannot require a developer to provide affordable housing as part of an as-of-right housing development. For this reason, Wayland should adopt an Inclusionary Zoning Bylaw to strongly encourage the provision of affordable housing. This system would work by first reducing the as-of-right density in the Residence zones (i.e., increasing the minimum lot

⁹ Although other types of housing are allowed in the Planned Development District and the Senior and Family Housing Overlay District, there is no buildable land remaining in these districts.

size). Then, the Town would offer incentives to build at a higher density in exchange for providing affordable housing or making a contribution to the Town's affordable housing fund. Single-lot developments and two-lot subdivisions on pre-existing properties would be exempted from the affordable housing incentive program and could be built at the current allowed density. **Table 7-1** illustrates how this incentive program might work. It should be noted that developments of less than five acres that do not qualify for the small project exemption could take advantage of the incentive provisions by building a "standard conservation cluster." Since the open space requirement would be waived on developments smaller than five acres, such small developments would only need to provide the affordable housing in order to take advantage of the density bonus.

The proposed incentives should be implemented through changes to the Town's Conservation Cluster Development Bylaw as well as adoption of a new Affordable Housing Bylaw. This new Affordable Housing Bylaw should specify how the affordable housing must be developed, priced, and managed. To count toward the Town's Chapter 40B affordable housing inventory, units must be affordable to families earning no more than 80 percent of the regional median income. As of 2003, this would equate to a monthly rent of about \$1,480 or a home price of about \$209,000 for a family earning up to \$59,200. Since this definition of "affordable" is still well above the price range of many who wish to live in Wayland (e.g., Town employees, recent graduates, or senior citizens on a fixed income), the Town may wish to define its "affordable" more strictly for the purposes of the affordable housing incentive program by using median household income rather than median family income.¹⁰ The Affordable Housing Bylaw should also require a deed restriction running with the property that limits resale price in order to ensure that the designated affordable units remain affordable for as long as is legally possible.

For many developments, fractional affordable units will be required to take advantage of the affordable housing incentives. In these cases, the applicant should be allowed either to round up to the next highest number of affordable units or to make a payment-in-lieu to the Town's affordable housing fund for any fractional units. The payment-in-lieu should be set ahead of time by the Planning Board, but may be changed from time to time. The payment-in-lieu of an affordable unit should be based on the additional marginal profit that developers would earn if they were able to build a market-rate unit in place of an affordable unit.¹¹

The Town should carefully consider whether to allow a payment-in-lieu for fractional units only, or for all required affordable units. If the Town allowed a payment-in-lieu for all required affordable units, it might actually be able to create or preserve more affordable units than by requiring the developer to build the affordable units himself. This is because the Town can stretch these funds by matching them with state and federal subsidies, assistance from nonprofit groups, free or low-cost Town land, and a streamlined permitting process (for example, through

¹⁰ This makes more sense since many of those seeking housing do not live in family households. If "affordable housing" were defined as affordable to households earning up to 80% of the regional median household income (\$44,187 per year), the maximum monthly rent would be \$1,105 and the maximum home sale price would be \$156,000.

¹¹ For example, if an affordable unit costs the developer \$150,000 to build and can be sold for \$156,000, the gross profit on that unit (excluding fixed costs such as land, infrastructure, and design) is \$6,000. For a market-rate unit, the cost to build might be \$300,000 versus a sales price of \$500,000—a gross profit of \$200,000. In this case, the developer could earn \$194,000 more by building the market-rate unit. In theory, if the Town requires \$194,000 or less as the payment-in-lieu for each affordable unit, it would be in the developer's best interest to make the payment rather than building the unit. Actual construction cost and potential sale numbers should be updated regularly to keep the payment-in-lieu fee current. Payment-in-lieu for fractional affordable units can simply be the pro-rated fraction of the payment-in-lieu per unit.

the Local Initiative Program¹²). On the other hand, as buildable land becomes increasingly scarce in Wayland, it may become more and more difficult for the Town to find a place to build affordable housing, even if it has funds to do so.

Table 7-1 Town of Wayland Examples of Possible Affordable Housing Incentives for Residential Subdivision Development					
Development Method	Approx. Density (Minimum Lot Size & Dwelling per Acre)^(a)				Min. % Affordable Housing^(b)
	Res. A District	Res. B District	Res. C District	Res. D District	
Exemption for Single Lot Development or for Two-Lot Development on Pre-Existing Parcel	20,000 sq. ft. 2.0 du/acre	30,000 sq. ft. 1.33 du/acre	40,000 sq. ft. 1.0 du/acre	60,000 sq. ft. 0.67 du/acre	None
Conventional Subdivision	20,000 sq. ft. 2.0 du/acre	30,000 sq. ft. 1.33 du/acre	40,000 sq. ft. 1.0 du/acre	60,000 sq. ft. .67 du/acre	None
Conservation Cluster ^(c)	2.2 du/acre	1.47 du/acre	1.1 du/acre	0.73 du/acre	10%
Mixed Housing Conservation Cluster	2.2 du/acre	1.47 du/acre	1.1 du/acre	0.73 du/acre	15%

Note: All details of the various development options are provided as illustrative examples only. Further discussion is necessarily to establish the exact details of these policies.

(a) Aggregate density averaged over the entire site (not just the developed portion). For simplicity, these calculations assume that 1 acre = 40,000 sq. ft. No subtractions are made for wetlands, steep slopes, roads, odd lot geometry, etc. Thus, while the actual achievable density may be slightly lower, these calculations provide a useful “apples-to-apples” comparison.

(b) The requirement for fractional affordable units may be satisfied by making a payment to the Town’s affordable housing fund.

(c) This development may also be used for developments on tracts smaller than five acres, in which case the open space requirement may be waived and only the affordable housing requirement must be met.

Housing in the Town Centers

In addition to developing strategies for housing diversity on undeveloped parcels in Residence zones, the Master Plan evaluated the potential for new housing in infill settings throughout the Town. Two appropriate locations for such housing were identified: in the town centers, and in existing neighborhoods (discussed below). In the town centers, there is the potential to build smaller apartment units in a mixed-use setting, which would not only expand local housing choices but also help enliven the town centers, with minimum impact to surrounding neighborhoods. For these reasons, the Town could allow housing on the upper floors of buildings within the Business A and Business B districts.¹³ The Master Plan does not recommend allowing housing on the ground floor in these districts because there is relatively little land available for business uses in Wayland, and the ground floor of buildings is prime space for retailers and restaurants. However, allowing housing on the upper floors of buildings may actually encourage

¹² This state-sponsored program encourages locally supported affordable housing projects to use the Comprehensive Permit process (Chapter 40B) to create affordable units that could toward the Town’s 10% affordable housing requirement.

¹³ This can be accomplished by establishing a new use category in the Table of Permitted Principle Uses by District for “Mixed Use Development” and making this an allowed use in the Business A and Business B districts. “Mixed Use Development” could be defined as any project containing a mix of two or more allowed uses.

redevelopment of underutilized properties in the town centers by providing a marketable and profitable use for upstairs space. This benefits not only local businesses but also the Town by contributing to the commercial and residential tax base. These policies would help local businesses by expanding the downtown customer base, especially at night and on weekends.

Within the town centers, housing density can be regulated by the height and setback requirements already contained in the Zoning Bylaw. This will encourage the creation of housing units of various sizes, including smaller units. Flexible parking requirements could be specified for multi-family housing in the town centers. Since parking will probably be the limiting factor for build-out of town center sites, the bylaw could require applicants to demonstrate how much parking their project would need. This will provide an effective incentive for the developers to minimize parking demand for their project, either through the types of units proposed or other methods to reduce vehicle trips (such as shuttles, incentives for owning fewer cars, or local employment arrangements that allow residents to bike or walk to work).

Accessory Housing Units

Within existing residential neighborhoods, new multi-family housing is generally not recommended because of concerns that it would alter the single-family character of most of Wayland's neighborhoods.¹⁴ However, accessory housing units in existing neighborhoods provide an opportunity to diversify the Town's housing stock without noticeably changing the character of neighborhoods.

Accessory apartments (also known as in-law apartments) are small dwelling units typically attached to single-family homes, with a separate entrance, often but not always used by the parents, children, or other relative of the occupants of the house. In-law apartments can provide a low-density affordable housing alternative for households that might otherwise not be able to afford to live in Wayland. Currently, Wayland's zoning bylaw allows accessory apartments by special permit from the Planning Board, subject to certain restrictions. The following changes to this provision are suggested:

1. The bylaw should require any accessory dwelling units to remain affordable for as long as is legally possible (unless the accessory dwelling unit is discontinued). This may be accomplished through a deed restriction that limits the rental price for the unit to no more than 80% of the regional median family income. With this provision in place, the Town can use the Local Initiative Program to count all accessory dwelling units toward the Town's Chapter 40B affordable housing inventory.
2. The Town may consider allowing accessory dwelling units by right, subject to the affordability provision and the other conditions in the current bylaw including deed restriction to maintain the unit's affordability. This change might further encourage accessory dwellings as a low-impact form of affordable housing in Wayland.

LOCAL HOUSING INITIATIVES

In addition to zoning changes that will encourage the private sector to build desired types of housing, Town initiatives also are necessary to create needed housing. Most of these initiatives could be spearheaded by the Wayland Housing Partnership, with advice and assistance as necessary from the Planning Board and Department, Board of Selectmen, Community

¹⁴ However, in certain situations, it may be appropriate.

Preservation Committee, and other Town boards. The Housing Authority may also play a major role on these initiatives.

Town Affordable Housing Fund

The Town of Wayland began accruing funds for affordable housing in 2001 when voters passed the Community Preservation Act. These funds and other money earmarked for affordable housing creation could be consolidated into the Wayland Affordable Housing Fund. Payments made in lieu of providing fractional affordable housing units under the proposed affordable housing incentives would be deposited in this fund, as would grant funds received by the Town. In addition, voluntary contributions of land on which to place affordable housing and monetary donations should be encouraged and should be part of a strong advocacy program for affordable housing.

Wayland could consider using the money in the Affordable Housing Fund for a range of housing initiatives and programs. The following are a few examples of how other Massachusetts communities are using (or considering using) such funds to create affordable housing:

1. Purchase land and offer it at below market rate (with deed restrictions in perpetuity) for the development of affordable housing units. Once the Town purchases a parcel that it deems suitable for affordable housing, it could request proposals for the development of affordable housing from non-profit and for-profit housing developers. Once constructed, the housing could be administered by the Wayland Housing Authority to ensure that the dwellings remain affordable and available to qualifying households.
2. Since Wayland has relatively little buildable land available for the Town to purchase, another option is to pursue tax title properties with development potential that may come available, or to use a portion of an existing Town-owned site see **Appendix C** for a map of municipally owned land that could be used for affordable housing). The Town should consider the development of a plan for the reuse of specific tax title properties on a town wide-basis.
3. Purchase existing housing units, with particular attention to multi-family housing that fit within the affordable housing criteria (as shown in **Table 2-7**, there were believed to be about 90 such units in Wayland as of 2002, although this number could have since decreased) as they come on the market. Once the units have been purchased, they may be sold to qualifying households with a deed restriction to ensure that they remain affordable in perpetuity. Alternatively, they could be rented to qualifying households.
4. Use a portion of the funds to start a program whereby the Town offers either grants for home repair and upgrade and/or property tax abatements for a period of years to the owners of housing that fit within the affordable housing criteria, in exchange for a deed restriction specifying that the unit shall remain affordable in perpetuity.
5. Provide subsidies to developers of proposed housing developments in Wayland in order to allow them to build a larger percentage of affordable units than is required by the proposed affordable housing incentives.
6. Investigate the feasibility of constructing affordable housing units for municipal employees on Town owned land.
7. Examine the potential for development of affordable housing on Town-owned land.
8. In considering purchasing land for open space preservation the development of a portion of the site for affordable housing should be considered

9. If the Federal Government should decide to dispose of land, either vacant or improved with housing units (e.g., Launcher Way), consider purchase options.

ADA Compliant Housing

The Wayland Housing Authority and Housing Partnership should work with housing developers to encourage the creation of some affordable as well as market rate handicapped accessible housing units to serve the needs of Wayland's disabled population.

Standardization of Purchase and Sale of Affordable Units

As affordable units become available for the first time or for resale, it is imperative that Wayland have a written policy establishing the procedures to follow for the first time sale of units when they first come on line and a policy for the resale of affordable units in a way that retains their affordability. A written policy must be available for distribution to the public and should be sent to owners of affordably units with some regularity. The policy should answer questions such as how to maintain the affordability through deed restrictions, who to alert about a potential sale, how to apply for affordable units and how the lottery system is run. If the Housing Partnership is unable to develop standards for these processes, an ad hoc committee could be formed to prepare draft procedures. Such a committee should have representation from the Wayland Housing Authority, Housing Partnership, Planning Board, at least.

Use Restrictions

All low- and moderate-income homeownership units will be subject to a use restriction, recorded at the Registry of Deeds, in order to protect affordability for the maximum period allowed by law. The town's restriction will be comparable to the Deed Rider developed by DHCD for the Local Initiative Program, subject to any modifications deemed necessary by Town Counsel. For units that will be nominated for the Subsidized Housing Inventory through the "LIP Units Only" process, no modifications will be made to the use restriction without prior consultation with DHCD.

Multi-family rental developments will be subject to a regulatory agreement in a form acceptable to the Town and DHCD.

STATE AND FEDERAL HOUSING OPTIONS/PROGRAMS

The zoning and non-zoning housing strategies proposed above will go a long way toward creating affordable housing in Wayland. However, in order for all of these affordable housing units to count toward the Town's Chapter 40B affordable housing inventory, they must be created in a manner acceptable to the Department of Housing and Community Development (DHCD). The Wayland Housing Partnership is usually the group responsible for ensuring that this happens. The following initiatives are partnerships between state and federal options and local groups advocating for affordable housing.

Local Initiative Program

The Local Initiative Program (LIP) is a state housing initiative administered by DHCD to encourage communities to produce low- and moderate-income housing that is of a design and size acceptable to the Town. The program also provides technical and other non-financial assistance to communities interested in developing housing to serve low- and moderate-income households, either through their conventional zoning process or through a Comprehensive Permit. A LIP project can be submitted by the Town or in partnership with a private developer, and may occur on private or public property. The Board of Selectmen must approve of the development before it

can proceed under this program. The affordable units created through a LIP project count toward the 10% affordable housing requirement of Chapter 40B. In Wayland, LIP may be a useful tool in a variety of situations including public-private partnerships, limited development projects such as Traditions of Wayland, and small infill housing projects on public or private land.

Local Housing Program

If the proposed affordable housing incentives and changes to the accessory dwelling provisions are adopted, the Town could potentially see several new affordable housing projects each year. To count these affordable units as Local Initiative Units (so that they are added to the Town's Chapter 40B affordable housing inventory) would probably require a significant amount of recordkeeping, documentation, and administration. However, the Town can streamline this process by submitting a "Local Housing Program" to DHCD spelling out the various ways that the Town intends to create affordable housing units (e.g., through the various zoning policies).¹⁵ Once DHCD approves this program, any affordable units created pursuant to the program are automatically counted toward the Town's Chapter 40B affordable housing inventory. The Local Housing Program would be administered by the Town/Wayland Housing Authority or Town Planner. This process will standardize and streamline the paperwork associated with affordable housing creation in Wayland and is recommended.

Planned Production

Recent changes to Chapter 40B enacted in 2002 give communities more options for rejecting "unfriendly" Comprehensive Permits if they have an affordable housing plan and annually make significant progress toward meeting their affordable housing goal (defined as adding affordable units totaling at least $\frac{3}{4}$ of 1% of total units in the previous calendar year).¹⁶ While $\frac{3}{4}$ of 1% is still a large number of affordable units for Wayland to add in a single year (35 units), it will at least protect the Town against unfriendly Comprehensive Permits for one year following any development with a large affordable housing component.

Rental Housing

Within Comprehensive Permit projects, all rental units are counted toward a community's affordable housing inventory, whereas only the affordable ownership units are counted toward the inventory. This provision means that a single large rental development—even if only 25% of it is affordable—can substantially increase a town's affordable housing count. To take advantage of this provision, the Town should use the Comprehensive Permit mechanism for permitting any rental development proposed under the Multi-Family Conservation Cluster development option. The advantage to the developer of planning his/her project using the Conservation Cluster Development Bylaw (as opposed to directly through a Comprehensive Permit) is that the project will be compatible with local zoning and thus the Comprehensive Permit will be "friendly"—a mere formality.

Housing Certification

Executive Order 418 requires Massachusetts cities and towns to undergo "Housing Certification" in order to demonstrate that they have established an effective program for creating affordable housing. Communities must be housing certified in order to qualify for a variety of state grant programs for housing, economic development, and open space such as Community Development

¹⁵ See 760 CMR 45.04 – DHCD's regulations for establishing a Local Housing Program.

¹⁶ See 760 CMR 31.07(1) – DHCD's regulations explaining situations under which a municipality may deny Comprehensive Permit applications.

Action Grants, the Housing Development Support Program, and the Self-Help and Urban Self-Help grants for open space and recreation. Given Wayland's recent housing initiatives, the activities of the Housing Partnership Committee, and the recommendations of the Master Plan, the Town should be able to obtain Housing Certification. This Comprehensive Housing Plan is an important step in obtaining Housing Certification in order to be eligible for certain state grant funds.

SECTION 8. SUMMARY OF WAYLAND'S COMPREHENSIVE AFFORDABLE HOUSING PLAN STRATEGIES AND PRODUCTION PROJECTIONS

OBJECTIVES

As previously stated, the Wayland Board of Selectmen is committed to making substantial headway in providing opportunities for people of low and moderate income to live in Wayland and meeting the Town's goal of 10% affordable housing. In an effort to meet the Town's affordable housing responsibility, the Board of Selectmen has made it a goal to produce 0.75%, or 35 units in a calendar year, of its housing stock as affordable housing in order to discourage the submittal of 40B proposals that do not meet the vision and best interest of the Town. This Comprehensive Housing Plan was developed in order to provide direction in meeting the above mentioned goals.

The objectives of Wayland's housing plan are to:

1. Meet local housing needs along the full range of incomes that promotes diversity and stability of individuals and families.
2. Leverage public and private resources to the greatest extent possible.
3. Ensure the creation of new housing that is compatible with the existing community and helps promote open space.
4. Make steady progress toward the State standard for affordable housing of 10%.
5. Produce affordable housing that equals $\frac{3}{4}$ of 1% of the Town's housing stock in order to remain housing certified under MGL Chapter 40B 760 CMR 31.07(1)(i), which is 35 units per year based on the 2002 US Census for housing units in the Town of Wayland.

STRATEGIES

The actions needed to carry out these objects are divided into four general areas: outreach and education, initiatives/production, regulatory strategies, and preservation. The Wayland Housing Partnership, the Planning Board and the Board of Selectmen, should work together to implement the recommendations of the Comprehensive Housing Plan, including developing a timeline. **Table 8-1** shows the anticipated yield of affordable housing units based on the implementation of the strategies below.

Outreach/Education (Ongoing)

- The Wayland Housing Partnership, in conjunction with the Planning Board and Board of Selectmen, should continue to develop an outreach program to educate local residents about the need for affordable housing and the available housing opportunities. This could include forums on housing for town officials and town residents such as one held in April 2004 and re-run on the local cable channel, workshops for first-time buyers, information about new programs, and a survey of town residents.
- The town should encourage the donations of land and houses.
- The Town should conduct a town-wide housing survey to be inserted into the tax bill. The outcome of the recent housing needs of town employees should be analyzed to determine the need and interest for affordably units among town employees.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Establish a task force to study the need for a range of housing options.

Initiatives/Production

Short Term (1-2 Years)

- Promote the creation and use of the accessory dwelling and affordable accessory dwelling options in the Zoning Bylaw.
- Develop and implement a plan to construct affordable housing on the recently acquired Nike Missile Site.
- Utilize available financial resources and participate in programs such as the State's Soft Second Loan program, the HOME program consortium or other program, and other sources to develop rental housing.
- Use the Community Preservation Fund and other programs as a source of funds for purchasing land or deed restrictions for development of affordable housing.
- Continue thorough reviews of 40B projects. The Wayland Housing Partnership is encouraged to meet with developers before proposals are submitted to the Zoning Board of Appeals. Pro forma statements should be reviewed to ensure that densities do not exceed those required for a reasonable profit. The Town should strive to negotiate for infrastructure improvements wherever these are needed. Technical review funds from the Massachusetts Housing Partnership can be obtained where these can help with review of any aspect of the proposal including financial statements and site design.
- Explore the possibility of getting credit for existing government housing and for the affordable housing to be built at the Villages at Danforth Farms.
- Continue working with the developer of the residential portion of the former Raytheon property.
- Study the strategy and experience of buying down existing housing units.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Study and develop a flow-chart that itemizes all town-owned land including information about jurisdiction, suitability for affordable units and number of potential units, and suitability for other types of municipal uses.
- Define various levels of Wayland preference for various situations.
- Identify sites and develop affordable housing on town-owned land. Such housing would be built at low density relative to commercial comprehensive permit developments and be integrated with conservation or recreational open space when possible for combined benefit to the town. The Town would retain ownership of the land and provide for construction of affordable housing through perpetual or renewable 99-year leaseholds. All housing units would be deed-restricted affordable housing. Since there would be no commercial units built to offset the cost of affordable units, the town would be spared the excess build-out and population increase associated with commercial comprehensive permit developments that typically required three market units to be built for every affordable unit.
- Work with organizations like Habitat for Humanity and Minutemen Technical High School to develop affordable housing on scattered sites.
- Work to increase the number of affordable homes for first-time homebuyers. Existing smaller homes could be utilized for affordable housing for first-time homebuyers and empty-nest households.

Long Term (Beyond 5 Years)

Continue the previous strategies and add the following:

- Identify sites and develop affordable housing on town-owned land. Such housing would be built at low density relative to commercial comprehensive permit developments and be integrated with conservation or recreational open space when possible for combined benefit to the Town. The Town would retain ownership of the land and provide for construction of affordable housing through perpetual or renewable 99-year leaseholds. All housing units would be deed-restricted affordable housing. Since there would be no commercial units built to offset the cost of affordable units, the Town would be spared the excess build-out and population increase associated with commercial comprehensive permit developments that typically required three market units to be built for every affordable unit.

Regulatory Strategies

Short Term (1-2 Years)

- Encourage or require affordable housing units as part of any new housing development other than very small projects.
- Continue to allow multi-family housing developments under the Planned Development District and the Senior and Family Housing Overlay District.
- Change the current Accessory Apartment Bylaw to require any accessory dwelling units to remain affordable unless discontinued and to allow accessory dwelling units by right, subject to the affordability provision and the other conditions in the current bylaw.
- Adopt an inclusionary zoning bylaw to obtain at least 10 percent affordable units in new developments of ten or more units.
- Work with the Zoning Board of Appeals, the Building Commissioner, and the Town Planner to develop standard guidelines for 40Bs. These should include target percentages of affordable units, inclusion of units with greater subsidies, affordability of condominium fees, maintenance of long-term affordability, and targeting the population such as Town residents, families of town residents, employees of the town, and others who should benefit from affordable units to the maximum extent possible.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Expand the existing Conservation Cluster Development Bylaw by adding a Mixed Housing Conservation Cluster.
- Allow developers to either round up to the next highest number of affordable units or make a payment-in-lieu to the Wayland Affordable Housing Fund for fractional units of affordable housing.
- Amend the zoning bylaw to allow infill housing on the upper floor of buildings within the Business A and Business B districts.
- Adopt a zoning bylaw to allow increased densities in both residential and commercial developments in return for the creation of affordable housing units in designated areas or in exchange for affordable units in areas where there will be minimal environmental impact.
- Promote the affordable housing fund to use to develop affordable housing.
- Adopt zoning that encourages multi-family housing.
- Create a residential subdivisions fee-based special permitting process that allocates the fees to affordable housing development.

- Create a streamlined residential subdivision approval process for builders who agree to create affordable housing within their developments
- Undertake a comprehensive review and revise the Zoning Bylaw to promote affordable housing.
- Enact a Zoning amendment to allow senior residential developments

Long Term (Beyond 5 Years)

Continue the previous strategies and add the following:

Preservation

Short Term (1-2 Years)

- Strive to maintain affordability for new housing through deed restrictions for the longest time allowed by law. The Town/Wayland Housing Authority or other municipal employees such as the Town Planner must closely monitor those properties with deed restrictions.
- Design the standards for the process to be followed for the sale and re-sale of affordable units.
- Publicize the Section 8 program and work with property owners to maintain availability through long-term agreements and incentives such as tax abatements and basic property management services by the WHA.
- Protect the long-term affordability of expiring use projects.
- Work with landlords to rehabilitate rental units.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Protect the long-term affordability of expiring use projects.
- Work with landlords to rehabilitate rental units.

Planned Production Projections

In order to meet the Town's affordable housing responsibility, the Board of Selectmen has made it a goal to produce 0.75%, or 35 units in a calendar year, of its housing stock as affordable housing so that the Town can grow in an orderly fashion and discourage the submittal of 40B proposals that do not meet the vision and best interest of the Town. Based on the above recommendations and in conformance with the Guidelines for the Planned Production Regulation under MGL Chapter 40B 760 CMR 31.07(1)(i), the following table was generated and shows the anticipated number of affordable units that could be produced through implementing this Plan.

Table 8-1 Town of Wayland Planned Production Projections/ Units per year				
	2005	2006	2007	2008
Outreach and Education	2	2	3	4
Initiatives and Production	27	27	25	21
Regulatory Strategies	4	8	8	8
Preservation	2	2	2	2
Total	35	39	38	35

It should be noted that Table 8-1 reflects the amount of affordable housing the Town anticipates for each calendar year. However, while this table reflects the desire to achieve the goals of the plan, the table is an estimation of the number of units that could be produced based on the above mentioned recommendations. The yearly total for units produced may differ due to variables such as the real estate market, regulatory procedures, and other immeasurable variables. Differences in the amount of units produced in a given year shall be reflected in subsequent submissions of the plan to the Department of Housing and Community Development.

Results of Employee Housing Questionnaire

RESULTS AS OF 4/1/2004

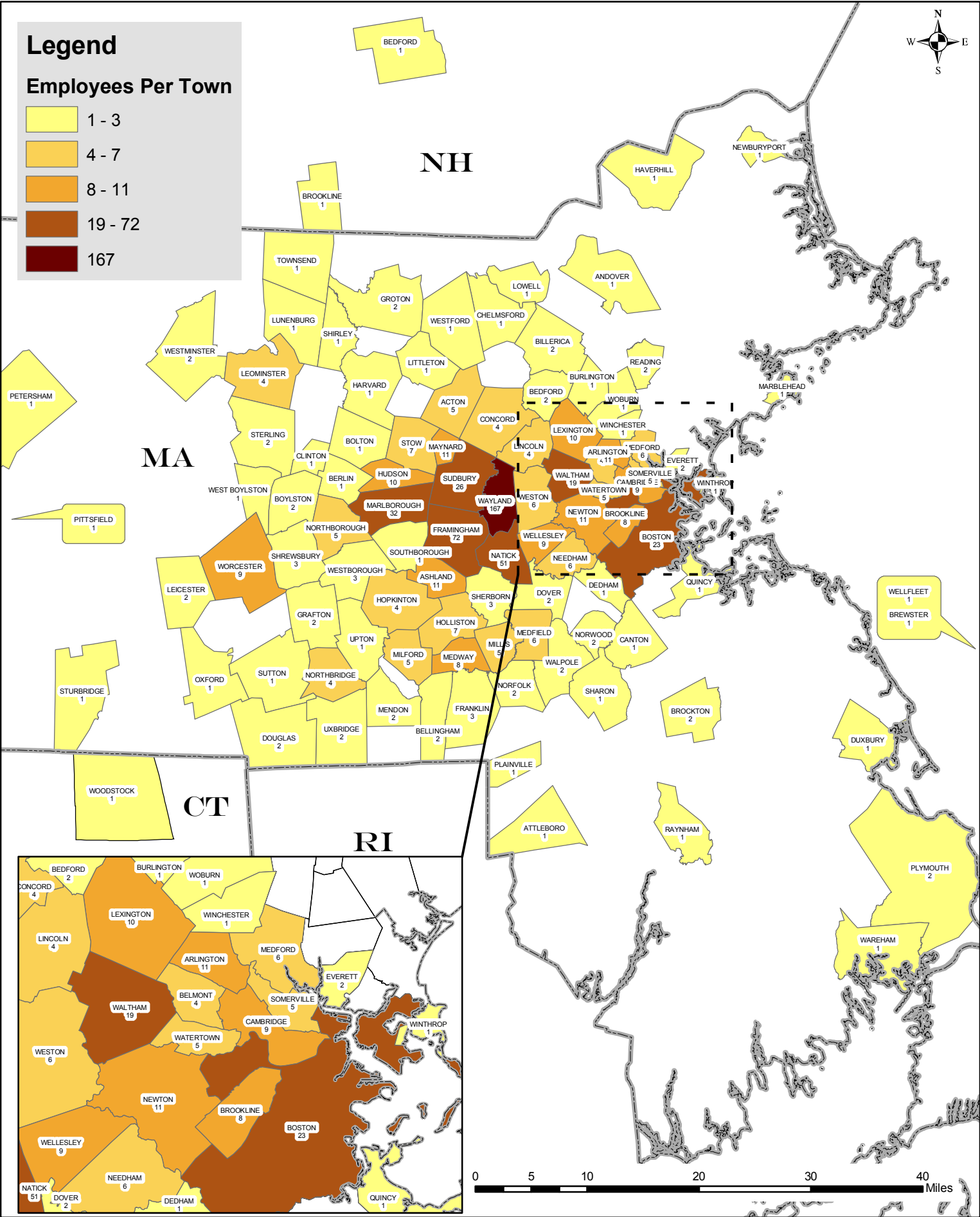
[illegible]

APPENDIX B

Map of Employee Places of Residence

Place of Residence

Town Wayland Employees - 2004



APPENDIX C

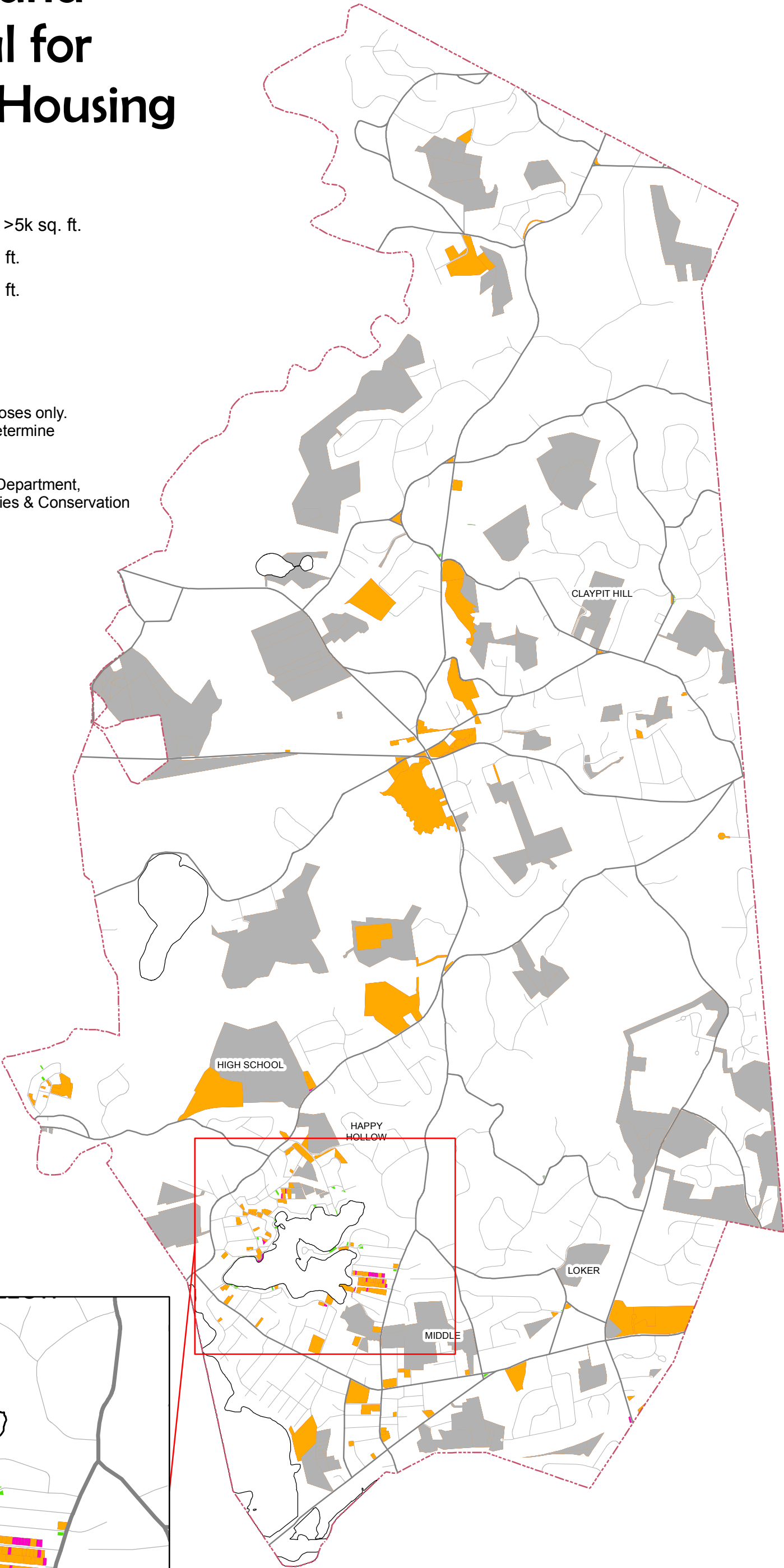
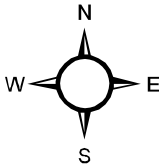
Map entitled “Town Land – Potential for Affordable Housing”

- Town Land - Potential for Affordable Housing

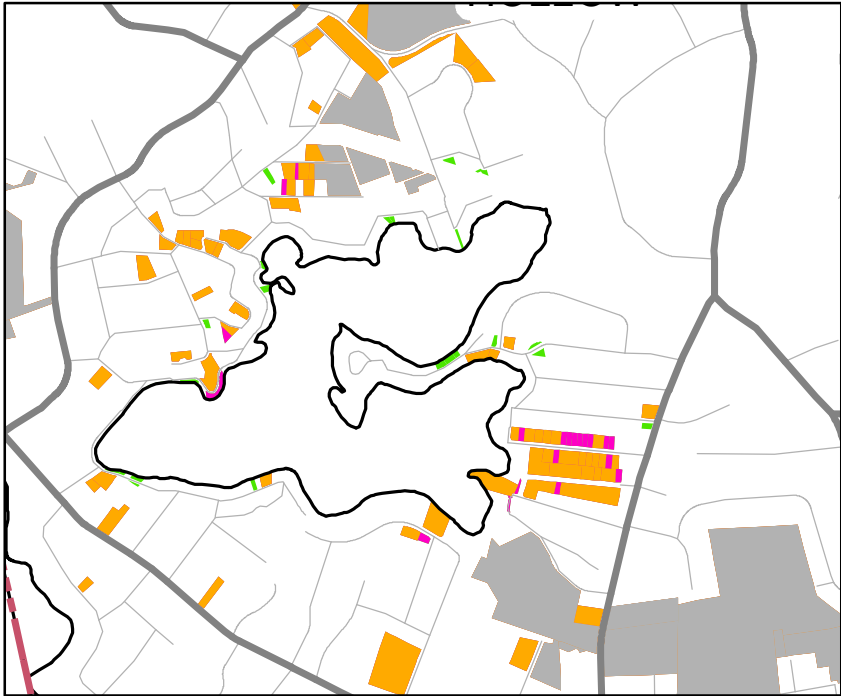
Legend

- 2004 Town Owned Contig. >5k sq. ft.
- 2004 Town Owned >5k sq. ft.
- 2004 Town Owned <5k sq. ft.
- Town Line
- Roads

NOTE:
1) Identified parcels are for planning purposes only.
Additional analysis will be needed to determine
appropriateness for housing.
2) Parcels Not Suitable: Land Fill, Water Department,
Highway Barn, Active School, Cemeteries & Conservation



Dudley Pond Inset



Survey Department
Wayland GIS
41 Cochituate Road
Wayland, Massachusetts 01778
September 27, 2004

APPENDIX D

Glossary of Terms

Americans with Disabilities Act (ADA) Federal law enacted in 1990 that requires public agencies to operate housing programs in ways that make them accessible and that do not discriminate against persons with disabilities.

Affordable Housing , Housing available to a household earning no more than 80% of the area median income (as defined by HUD) at a cost that is no more than 30% of total household income. Affordable housing includes low and moderate rental and public housing as well as homeownership.

Alternative Housing Voucher Program (AHVP) A DHCD rent subsidy program funded by the State for people under 60 with disabilities on waiting lists for public housing.

Accessory Apartments A bylaw that allows a homeowner to create and rent an accessory dwelling unit. It defines an accessory apartment as an “additional set of living facilities with permanent provisions for living, cooking, and sanitation, located in a single residence dwelling or an accessory building.” The Affordable Accessory bylaw eases the requirements for homeowners willing to contract with the Wayland Housing Authority (WHA) to rent to persons of low-income by allowing an accessory apartment in a home on a lot as small as 15,000 square feet.

Chapter 40B The State’s comprehensive permit law, enacted in 1969, which established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the State if their application is denied or approved with conditions that render it uneconomic and the State can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L. c.40B §20-23); see also Comprehensive Permit)

Chapter 121B State law permitting cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds.

Chapters 167 & 689 State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing with specialized services for low-income persons with mental illness, mental retardation or physical disabilities.¹⁷

¹ There has been limited funding for the creation of new units under any of these public housing programs in recent years.

Chapters 200 & 705 State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing for low-income families.¹⁸

Co-Housing A hybrid form of housing that combines private and communal forms of living. Residents occupy individual, complete living units, but may share additional kitchen, dining and recreational facilities with other residents. Ownership and design may take a variety of forms.

Community Development Corporation (CDC) A form of community-based organization engaged in local housing and economic development activities.

Community Preservation Act (CPA) Wayland has established Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of 1.5% on local property taxes. The state provides matching funds.

Community Preservation Committee Wayland's Community Preservation Committee evaluates potential community preservation projects and to make recommendations for the use of CPA funds.

Community Reinvestment Act (CRA) A federal law enacted in 1977 which states that all federally insured financial institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities in which they are chartered. Such institutions are required to demonstrate to their regulatory agencies, through regular examinations, that they are meeting the credit needs of their community, including low and moderate-income neighborhoods.

Comprehensive Housing Plan (CHP) Wayland's CHP is designed to establish a framework to implement the housing goals identified in the Wayland Master Plan. The CHP examines housing need in relation to existing housing stock and identifies the objectives and strategies needed to reach Wayland's affordable housing goals.

Condominium A type of real estate ownership in which owners own their own units plus an undivided share of all common areas. In Massachusetts, condominiums are established under MGL Chapter 183A. Limited equity condominiums are those where the resale price is regulated, through a deed covenant, a regulatory agreement, a land trust or other mechanism.

Congregate Housing Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents. May be rental or ownership.

² There has been limited funding for the creation of new units under any of these public housing programs in recent years.

Conservation Easement A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Consolidated Plan (ConPlan) A combination planning document and performance report required of states and communities receiving HUD block grants. The ConPlan establishes local housing needs and priorities, and HUD uses it to assess proposed local housing policies and funding requests. Applicants for funding under any of 17 other HUD programs must show that their application is consistent with the local ConPlan.

Executive Office of Environmental Affairs (EOEA) A Massachusetts cabinet level agency that oversees programs and policies relating to the environment.

Executive Order 215 State executive order, issued in 1982 but not enforced, which required all state agencies to withhold discretionary development-related state assistance from municipalities that were unreasonable restrictive in their housing practices.

Executive Order 418 State executive order, subtitled “Assisting Communities in Addressing the Housing Short-age,” issued in 2000. It makes available up to \$30,000 in planning resources to each community in the state to plan for new housing opportunities while balancing economic development, transportation infrastructure improvements and open space preservation. It also gives priority in the awarding of \$364 million+ in annual discretionary funding to communities that have been certified as having taken steps to increase the supply of housing to individuals and families across a broad range of incomes.

Extremely Low-Income Household income below 30% of area median, as defined by HUD for its own programmatic purposes.

Factory-built Housing Any home that is built in a factory setting as opposed to on site. This can include manufactured and modular homes as well as pre-cut (in which building materials are factory-cut to design specifications then transported to the site for assembly) and panelized units (in which panels—a whole wall with windows, doors, wiring and outside siding—are transported to the site and assembled).

Fair Housing Act Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs) Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD's estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1-bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website at <http://www.huduser.org/datasets/fmr.html>

FAR (Floor Area Ratio) A commonly used measure of building intensity, FAR is the relationship between building volume and land area. Determined by dividing the gross floor area of all buildings on a lot and the area of that lot.

Green Development Development that uses environmentally friendly building practices and energy efficiency. There are a number of public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

Housing Appeals Committee (HAC) A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Impact Fees One-time assessments, which may be applied by municipalities to new development to fund the expansion or construction of municipal facilities and infrastructure that benefit the development. Incentive Zoning provisions that encourage but do not require developers to provide certain amenities or qualities in their projects in return for identified benefits, such as increased density or expedited processing.

Inclusionary Zoning A zoning ordinance that requires a developer to include affordable housing as part of a development, or contribute to a fund for such housing.

Limited Equity Homeownership Ownership housing in which resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land).

Local Initiative Program (LIP) A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory. LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set aside as affordable to households earning less than 80% of the area median.

Low-Income Household income below 80% of metropolitan area median, as defined by HUD, for its own programmatic purposes. (Note: 80% of median income is still considered by many to be moderate income and 50% of median low-income.

Manufactured Homes Homes built entirely in the factory under a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect June 15, 1976. Manufactured homes may be single- or multi-section and are transported to the site and installed.

Massachusetts Housing Investment Corporation (MHIC) A private, non-profit corporation which provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund.

Massachusetts Housing Partnership Fund (MHP) A quasi-public agency created by the Legislature in 1985 to support affordable housing and neighborhood development. MHP provides technical assistance and below-market financing to non-profit and for-profit developers and public agencies.

Master Plan Wayland has a comprehensive town wide plan that contains the following elements: land use, housing, economic development, natural and cultural resources, open space and recreation, public services and facilities,

Mixed Income Housing Development Development that includes housing for various income levels. In urban neighborhoods, it is a tool to deconcentrate poverty. In suburban neighborhoods, it is a design principle that designates a percentage of housing to different price ranges and may include persons with very low-income.

Mixed Use Development Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project. Mixed-use redevelopment of neighborhoods promotes comprehensive revitalization through retention or addition of housing, services and jobs.

Modular Homes Factory-built home built to applicable State, local, or regional codes where the home will be located. Modules are transported to the site and installed.

New England Fund (NEF) An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB), NEF provides advances (loans) to member financial institutions to finance affordable housing. NEF is one of the most widely used programs for the development of new mixed income ownership housing under the comprehensive permit.

Overlay Zoning A zoning district, applied over one or more other districts, that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Section 8 Refers to the major federal (HUD) program— actually a collection of programs—providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some can pay more) for housing (rent and basic utilities) and federal subsidy pays balance of rent.

Single room occupancy (SRO) Generally refers to housing units which are not equipped with both individual kitchen and individual bathroom facilities and which are rented for longer than 15 consecutive days.

Smart Growth The term used to refer to a rapidly growing, and widespread, movement that calls for a more coordinated, environmentally sensitive approach to planning and development. A response to the problems associated with unplanned, unlimited suburban development—or sprawl—smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of housing opportunities and choices, and improved jobs/housing balance.

Soft Second Loan Program Wayland participates in the state first-time homebuyer assistance program operated by the Mass Housing Partnership. Buyers obtain a bank mortgage for 75% of the purchase price and the Soft Second program provides a second mortgage for 20% of the price. The interest on the second mortgage may be subsidized for 10 years.

Subsidized Housing Inventory (SHI) This is the official list of units, by municipality, that count toward a community's 10% goal.

Transitional Housing Temporary housing for families or individuals who do not have permanent housing but require more stability than an emergency shelter.

U.S. Department of Housing and Urban Development (HUD) The primary federal agency for regulating housing, including fair housing and housing finance.

Very Low-Income Household income below 50% of metropolitan area median, as defined by HUD, for its own programmatic purposes. In 1995, 41% of renter households and 18% of owner households were very low-income according to American Housing Survey data.

Wayland Affordable Housing Fund A municipal fund to be expended for the identifying, testing, redevelopment, rehabilitation, construction, and preparing properties for affordable housing in Wayland.

Wayland Housing Associates, Inc. (WHAI) The Wayland Housing Associates, Incorporated (WHAI) was organized by a group of housing advocates in 1994 to find alternative and innovative ways to develop affordable housing for persons of low- and moderate income. The WHAI works with public and private entities to develop, sell, and manage diverse types of affordable housing.

Wayland Housing Authority (WHA) A public housing authority which manages low-income public housing programs in Wayland including Section 8 rental assistance.

Wayland Housing Partnership Committee The Wayland Housing Partnership was appointed by the Board of Selectmen to study the need for affordable housing and to recommend procedures for the implementation of Wayland Affordable Housing Policy. The WHP reviews all private and public affordable housing initiatives before the Town.

Wayland Interfaith Housing Network (WIHN) A non-denominational non-profit corporation dedicated to the facilitation of affordable housing in Wayland.

APPENDIX E

DEVELOPMENT CONSTRAINTS

Residential development is influenced by a number of factors, including historical development patterns, local zoning regulations, and the forces of supply and demand in the housing market. The Town's ability to provide services and infrastructure also impact the creation of housing and specifically the ability to provide affordable housing. This section provides an overview of the development constraints that impact residential development and the regulatory and physical impediments to the creation of affordable housing.

Residential Zoning Districts

Wayland's residential district is known as the Single Residence District. The district includes four sub-districts that have varying lot area and dimensional requirements. Allowed uses in the Single Residence District include single family dwellings, low income elderly housing, and subsidized low income multi-family housing.¹ Special permit uses include accessory dwellings, accessory dwellings for families receiving rental assistance from the Wayland Housing Authority (WHA), assisted living facilities, and nursing homes. In addition, the bylaw includes three other provisions to encourage multi-family and affordable housing: the Planned Development District, Senior and Family Housing District, and the Southeastern Wayland-Cochituate Planning Overlay District. Currently, there is one parcel that remains to be developed within the Planned Development District under the special permit for Mainstone Farms. However, there is no additional land available for development in the other special districts. The Conservation Cluster bylaw provides yet another housing development method. However, this bylaw has only been used once and does not include provisions or incentives for multi-family or affordable housing.

Natural Resource Limitation

Wayland has numerous natural resources that limit residential development. Wetlands, surface water, steep slopes, and threatened/endangered species all present constraints to development within the Town. Development constraints presented by natural resources are identified below.

Wetlands and Floodplains

The Town contains 1,472 acres of wetlands (14.5% of the Town). Important wetland functions include groundwater recharge, floodwater retention, and wildlife habitat. Many of these wetlands are found adjacent to or near Wayland's surface water resources. There are also slightly more than 2,300 acres of floodplains in the Town, which generally correspond to these wetland areas.

Habitats and Ecosystems

Wayland's plant and animal habitats range from the Sudbury River wetland system to upland forests and from open farm fields to suburban backyards. The following section identifies the Town's various habitat areas as well as rare and endangered species and habitats.

Vegetation

Because of Wayland's varied terrain and long history of disturbance, the Town's vegetation is quite diverse. In general, Wayland's common native plants are species that are adapted to poor, acid soil.

¹ Town Meeting approval is required for the construction of Town supported low-income elderly housing and subsidized low income multi-family housing

Rare and Endangered Species and Habitats

The NHESP provides an inventory of rare and endangered species and their habitats throughout the Commonwealth. This inventory includes the following classifications:

- **Estimated Habitat for Rare Wildlife:** These areas consist of wetland and adjacent upland habitats used by state-listed rare animal species, and are regulated under the Massachusetts Wetlands Protection Act. Anyone proposing a project within an Estimated Habitat must undergo project review by NHESP. Wayland contains two Estimated Habitat areas: the northern portion of the Sudbury River corridor and an area in the Mill Brook watershed.
- **Priority Habitat for State-Listed Rare Species:** These areas indicate the most important habitats for *all* state-listed rare species, including both upland and wetland species, and both plant and animal species. These areas are intended for land use planning purposes, and their status does not confer any protection under state law. The Sudbury River corridor and the Mill Brook habitat site are included as Priority Habitat areas.
- **Certified Vernal Pools:** Among Wayland's important habitat features are vernal pools, an isolated wetland inhabited by many wildlife species, some of which are totally dependent on vernal pools for their survival. Vernal pools are small, seasonal water bodies occurring in isolated basins, which are usually wet during the spring and early summer and dry up during the later summer months. Vernal pools typically lack fish populations, making them excellent breeding habitat for many amphibian species and larval and adult habitat for many insect species, as well as other wildlife. The wood frog (*Rana sylvatica*) and all species of mole salamanders (genus *Ambystoma*) that occur in Massachusetts breed exclusively in vernal pools. Areas in the immediate vicinity of the pool also provide these species with important non-breeding habitat functions, such as feeding, shelter and over wintering sites.

Three vernal pools in Wayland have been inventoried by local volunteers and certified under NHESP's process. Certified vernal pools that are located within Areas Subject to Flooding (as defined by the Wetlands Protection Act) are protected under the Wetlands Protection Act for their wildlife habitat value. Neither state nor local law protects certified vernal pools outside of Areas Subject to Flooding or uncertified vernal pools. Because vernal pools are temporary and seasonal, they can easily be destroyed unless they have been certified with the NHESP and have protection under the Wetlands Protection Act. Continued identification of vernal pools is needed and proposed development projects should be located away from these critical habitat areas.

- **Potential Vernal Pools:** In addition to officially certified vernal pools, NHESP recently inventoried "potential vernal pools" based on aerial photographs. There is a level of error to be expected with this type of study. Some vernal pools may be missed due to unfavorable conditions in the landscape topography, pool physiography, photograph quality, and forest cover. Wayland has over 100 potential vernal pools. These areas are not protected by environmental laws until they have been verified and certified.

Open Space Inventory

The Town's open space is divided between various usage types and ownership categories. Open space could be used for habitat preservation, passive recreation and active recreation. Ownership of open space could be public or private lands, each with different levels of protection. For example, land owned by the Wayland Conservation Commission or the U.S. Fish and Wildlife Service is generally constrained by legal restrictions that prevent its development. This is also the case with private lands that are subject to a conservation restriction. In contrast, lands owned by other Town departments or by private parties without a conservation restriction may be legally developed by the owner, or may be sold to another party who could then develop them. Some of these properties could be used for affordable housing, however, various levels of restriction, ownership, or other constraints may limit their development potential.

Public Lands

As overseer of the Great Meadows National Wildlife Refuge, the U.S. Fish and Wildlife Service is the largest single landowner in the Town other than the Town, with more than 1,250 acres of holdings in the Sudbury River corridor. The state of Massachusetts owns about 250 acres of land in the Town.

The Town of Wayland owns more than 1,400 acres in the Town. Approximately 765 acres are under the control of the Conservation Commission, 200 acres under the School Committee, 165 acres are under the control of Parks and Recreation Commission, and 75 acres under the control of the Water Department. The largest Town-owned conservation areas are the 135-acre Hamlen Woods Conservation Area located off of Rice Road (the Sudbury Valley Trustees own portions of this area), the 93-acre Sedge Meadow Conservation Area located off of Moore Road along the Sudbury River, and the 86-acre Heard Farm Conservation Area located off Pelham Island Road. Other large open Town-owned parcels exist, but the Town has not yet determined their future use.

Undeveloped and unprotected public land in Wayland is of great importance to the Town's future, given that more than 900 acres of land falls into this category. Some of this public land may be suitable for new Town facilities or uses, such as schools, recreational facilities, or affordable housing. On the other hand, these are among the last areas in Town that are still available to be conserved as open space or address the Town's active recreation needs. The Town's active role in the future of these lands based on a comprehensive—not piecemeal—approach is important.

Private Open Space

Private entities own a significant amount of Wayland's open space. Of the protected private open space, the Sudbury Valley Trustees own and manage approximately 345 acres in Wayland, while the Nature Conservancy owns approximately 6 acres of land off Pelham Island Road.

About 830 acres of private land is being actively used for agricultural and horticultural purposes or is managed to provide specific recreational opportunities.² Land in active and passive use is eligible for a reduced tax rate under Chapters 61, 61A and 61B of the Massachusetts General Laws, which are designations for land that is used for forestry, agriculture, conservation or recreation, respectively.

² Source: Wayland Assessor's database.

If Chapter land is placed on the market, the Town has the “right of first refusal” for purchase of the land within 120 days of notification by the property owners of the pending sale. This right may also be assigned to a non-profit conservation organization such as a land trust. Towns often have trouble taking advantage of the right of first refusal because of the rapid timeframe within which the Town must find the money and approve the purchase. With the adoption of the CPA, however, the Town will have at least some funds that it may use to purchase Chapter lands or options to purchase. Still, a Town Meeting vote is required to authorize land acquisitions including the use of CPA funds for purchase.

Town Infrastructure

Public Services and Facilities

The Town of Wayland provides a wide range of high quality municipal services to its residents and businesses. These range from public safety services provided by the Police and Fire Departments to roadway maintenance, water supply, waste disposal, and septage treatment services. Wayland has one of the state’s best public school systems as well as an excellent Public Library. The Town also offers many athletic and recreational programs at local playfields, playgrounds, gymnasias, pool, Town Beach, and parks. Finally, the Town provides human services including the Senior Center/Council on Aging, Health Department services, and a variety of other programs.

Residential development incrementally increases the demand on public services and infrastructure. In order to satisfy the demand and need of existing and new residents, all of these municipal services and government functions must be properly staffed and have adequate and well-maintained public buildings and facilities from which to operate. This increase in demand results in higher costs which must be borne by residents and business in Wayland. Due to continued growth, the Town has planned and implemented recent facility improvements such as expanding the Middle School, renovating the Town Pool, and building a new Public Safety Building to meet the needs of the Police and Fire Departments.

Although the Town is constructing a new Public Safety Building and has recently improved its Middle School, additional community service and facility needs remain. For example, additional capital improvements will be required at the High School, and eventually improvements will be needed to Fire Station Two, the Library, and the Highway Department/Parks and Recreation Department Garage. Within 10-12 years, the Town will need to convert to a trash transfer facility once the landfill has reached capacity. Also, the Town currently lacks certain facilities that it may want in the future, such as a community center. Fortunately, plans for many of these improvements are already under way, and various Town boards and committees are proactively looking to identify future needs.

Water

The Town’s ability to provide water for residential development is a significant restraint on development. Currently, public water serves approximately 95% of the Town. The Water Department delivers more than 700 million gallons of potable water annually to Wayland’s residences and businesses from eight active Town wells. Furthermore, the Town has repeatedly withdrawn more water than the DEP allows and is currently under an enforcement action to reduce its water usage. Since existing water usage is in excess of the Town’s allowed withdrawal rates, future residential development will further increase the demand for water.

In order to protect the Town’s wells, over 50% of the Wayland’s land area is included in aquifer protection districts. The location and pumping rate for each well is shown in **Table E-1**. In

2002, the eight wells pumped a total of 684.0 million gallons, or an average of 1.9 million gallons per day (mg/d). Over the past seven years, the Town has supplied an average of 714.0 million gallons per year. Wells are regularly tested in compliance with the Federal Safe Drinking Water Act.

Table E-1
Town of Wayland
Municipal Well Location and Pumping Rates

Well	Location	Million Gallons Pumped, 1999	Million Gallons Pumped, 2002
Chamberlain Well	Off Moore Rd., NE section of Town	106.1	72.9
Campbell Road Well	Off Campbell Rd., N section of Town	69.8	84.0
Baldwin Pond Wells 1& 2	Adjacent to Baldwin Pond off Old Sudbury Rd., NE section of Town	91.6	90.5
Baldwin Pond Well 3	Same as above	126.6	84.3
Happy Hollow Well 1	Behind Happy Hollow School off Old Connecticut Path, SW section of Town	130.5	148.7
Happy Hollow Well 2	Same as above	212.2	203.0
Meadowview Well	Near the Sudbury/Framingham Town line off Stonebridge Rd.	51.6	.5
Total		788.5	684.0

Source: TATA & Howard, Inc., Wayland Water Distribution System Update, December 2002.

The Town holds permits from the Massachusetts Department of Environmental Protection (DEP) to withdraw an average of 1.66 mg/d from its eight wells combined. Thus, the Town's current average withdrawal of about 2.00 mg/d is 0.34 mg/d over permitted levels. Continued violations of the permit limits could result in fines or other enforcement actions by DEP. The Town has a consent agreement with DEP to reduce water usage levels.

While the Town's average daily demand is about 2.00 mg/d, actual daily usage fluctuates greatly depending on seasonal demands, drought conditions, and fire suppression needs. Lawn irrigation systems have been identified as one of the largest contributors to these seasonal fluctuations. The Water Department estimates that between Memorial Day and Labor Day, approximately 2.0 mg/d are used for lawn irrigation purposes.³ For example, the peak (maximum) daily demand was 4.57 million gallons in 1999 and 4.23 million gallons in 2000—more than twice the average daily demand. Averaged out over the course of a month, there were six months between 1997 and 2000 (all of them summer months) when average water usage exceeded 3.00 mg/d, and during June 1999 average usage exceeded 3.75 mg/d for the entire month.

As shown in **Table E-2**, Wayland's 4,678 residential water connections consume approximately 58.0% of the Town's municipal water, while commercial uses consume almost 2.1%.

³ Wayland Water Department and TATA & Howard, Inc., Wayland Water Distribution System Update, December 2000.

Table E-2
Town of Wayland
Water Usage by Service Type

Service Type	Million Gallons Per Year	% of Total
Residential	397.1	58.06%
Commercial	14.6	2.14%
Recreational	20.8	3.04%
Restaurants	9.6	1.40%
Municipal/School	6.0	0.87%
Other Semi-Residential	8.7	0.15%
Service Stations	0.05	0.08%
Summer Camp	0.02	0.03%
Medical	4.0	0.60%
Industrial/Agricultural	2.8	0.41%
Unaccounted	219.6	32.10%
Total	684.0	100.00%

Source: TATA & Howard, Inc., Wayland Water Distribution System Update, December 2002.

The Water Department is unable to account for a significant amount of water usage in the Town. In 1998, 24% of the total water usage was unaccounted for, and this figure increased to 32% in 1999, 34% in 2000, and 32% in 2002. Unaccounted water usage could be the result of water line leaks and inaccurate metering. The Town is actively studying the system and identifying older deficient or leaking system components and replacing faulty meters.

The Town has adopted a Water Conservation Bylaw that gives the Board of Selectmen, acting as Water Commissioners, the ability to declare a state of water supply conservation when a water shortage exists. The bylaw identifies five water reduction measures including odd/even street address outdoor watering bans, complete outdoor water bans, limited outdoor watering hours, prohibitions on filling swimming pools, and hand water only restriction (sprinkler devices prohibited). The bylaw also includes enforcement actions including written reprimands, a \$100 fine, and the termination of water services. In addition, the Town adopted a bylaw regulating the expansion of sprinkler systems. The Water Commission and Water Department are continuing to examine ways to reduce water consumption in the Town. The Water Department is also working with the School Department and the Parks and Recreation Commission to reduce municipal water consumption used for irrigation purposes. In addition, the 2003 Town Meeting approved a bylaw regulating the expansion of sprinkler systems.

Wastewater Management

The provision of wastewater disposal is also a constraint for constructing affordable housing. With the exception of the Wayland Business Center site and some surrounding properties in Wayland Center, almost all of the Town's businesses rely on septic systems for their wastewater management. This can be an impediment to residential development, especially in areas with small lots (such as Cochituate) or environmental constraints (such as parts of Wayland Center). Septic constraints may prevent the development of multifamily residential structures or may discourage redevelopment of properties into multiple units. Even where development or

redevelopment can occur, necessary septic and leaching field locations in suitable soils may limit the siting of a building.

Wastewater disposal is an important issue for Wayland's future for two reasons. First, failing septic systems pose environmental and health threats to the welfare of the community. Second, reliance on on-site wastewater disposal systems generally precludes the type of higher-density pedestrian-oriented development patterns that the Town desires for the Wayland Center and Cochituate business districts. Without some form of centralized wastewater collection and treatment system, development densities must remain low enough to comply with the rigorous septic system siting and design regulations of the state's Title 5 regulations as well as the Wayland Board of Health, thus limiting the ability to provide multiple units of affordable housing.